

ACS Pool Stratifications, 2015-09-30

Total Book

Table 1 Summary	
Total Property Valuation	€21,981,060,744
Total number of accounts	92,899
Total number of properties	80,223
Aggregate balances of the mortgages	€11,468,216,010
Average mortgage balance	€123,448
Weighted Average Current LTV	57.91%
Weighted Average Indexed LTV	76.37%
Aggregate Indexed LTV	52.17%
Weighted Average Seasoning	104.74 months
Weighted Average Remaining Term	18.86 years

Table 2 Current LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,320,950,869	11.52%	28,800	31.00%
30%	40%	1,058,788,293	9.23%	11,502	12.38%
40%	50%	1,393,116,780	12.15%	11,702	12.60%
50%	60%	1,775,925,440	15.49%	11,863	12.77%
60%	70%	2,049,135,271	17.87%	11,375	12.24%
70%	80%	2,260,429,814	19.71%	10,525	11.33%
80%	90%	1,475,000,046	12.86%	6,688	7.20%
90%	95%	71,259,932	0.62%	258	0.28%
95%	100%	43,611,725	0.38%	120	0.13%
100%	125%	19,997,841	0.17%	66	0.07%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,468,216,010	100.00%	92,899	100.00%
Weighted Average LTV		57.91%			

Table 3 Indexed LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	906,285,328	7.90%	24,462	26.33%
30%	40%	647,493,004	5.65%	8,174	8.80%
40%	50%	853,759,438	7.44%	8,504	9.15%
50%	60%	1,072,149,649	9.35%	8,769	9.44%
60%	70%	1,275,842,547	11.13%	8,761	9.43%
70%	80%	1,411,917,101	12.31%	8,552	9.21%
80%	90%	1,317,602,480	11.49%	7,458	8.03%
90%	95%	620,902,575	5.41%	3,314	3.57%
95%	100%	566,348,009	4.94%	2,917	3.14%
100%	125%	2,211,003,396	19.28%	9,719	10.46%
125%	150%	566,943,776	4.94%	2,210	2.38%
150%		17,968,704	0.16%	59	0.06%
Total		11,468,216,010	100.00%	92,899	100.00%
Weighted Average LTV		76.37%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,999,535,546	17.44%	46,490	50.04%
100,000	200,000	4,257,747,184	37.13%	29,164	31.39%
200,000	500,000	4,405,387,570	38.41%	16,196	17.43%
500,000		805,545,710	7.02%	1,049	1.13%
Total		11,468,216,010	100.00%	92,899	100.00%
Average Mortgage		€123,448			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,863,172	0.02%	19	0.02%
12	24	15,044,503	0.13%	81	0.09%
24	36	67,986,471	0.59%	418	0.45%
36	48	329,190,725	2.87%	2,144	2.31%
48	60	664,655,421	5.80%	4,300	4.63%
60	72	783,505,721	6.83%	4,955	5.33%
72		9,605,969,997	83.76%	80,982	87.17%
Total		11,468,216,010	100.00%	92,899	100.00%
Weighted Average		104.74 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	276,484,021	2.41%	10,699	11.52%

5	10	1,013,294,030	8.84%	16,548	17.81%
10	15	2,090,674,529	18.23%	19,378	20.86%
15	20	2,794,515,751	24.37%	18,524	19.94%
20	25	2,694,926,568	23.50%	14,669	15.79%
25	30	2,204,066,721	19.22%	10,695	11.51%
30	35	385,189,834	3.36%	2,325	2.50%
35		9,064,555	0.08%	61	0.07%
Total		11,468,216,010	100.00%	92,899	100.00%
Weighted Average		18.86 years			

Table 7 Repayment Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest		10,763,956,984	93.86%	89,876	96.75%
IO		704,259,025	6.14%	3,023	3.25%
Total		11,468,216,010	100.00%	92,899	100.00%

Table 8 Products by Interest Rate Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed		1,138,644,261	9.93%	8,955	9.64%
Variable		3,362,506,445	29.32%	33,164	35.70%
Tracker		6,937,703,546	60.50%	50,384	54.24%
Staff		29,361,757	0.26%	396	0.43%
Total		11,468,216,010	100.00%	92,899	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	430,002,124	37.76%	3,653	40.79%
1	2	366,152,174	32.16%	2,674	29.86%
2	3	241,415,444	21.20%	1,716	19.16%
3	5	83,331,550	7.32%	732	8.17%
5		17,742,968	1.56%	180	2.01%
Total		1,138,644,261	100.00%	8,955	100.00%
Weighted Average		1.74 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,265,229,194	98.23%	91,473	98.46%
>0	<1	83,821,756	0.73%	602	0.65%
>=1	<2	114,658,080	1.00%	782	0.84%
>=2	<3	4,228,306	0.04%	40	0.04%
>=3	<6	278,673	0.00%	2	0.00%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		11,468,216,010	100.00%	92,899	100.00%

Table 11 Market Segment					
		Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer		3,792,617,216	33.07%	25,425	27.37%
Trader Up/Down		2,536,731,209	22.12%	14,161	15.24%
Equity Release/Switcher		3,005,460,706	26.21%	37,394	40.25%
Investment		2,133,406,878	18.60%	15,919	17.14%
Total		11,468,216,010	100.00%	92,899	100.00%

Table 12 Geographical Concentration					
County		Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin		3,721,795,913	32.45%	20,667	22.25%
Non Dublin		7,746,420,097	67.55%	72,232	77.75%
Total		11,468,216,010	100.00%	92,899	100.00%