

## ACS Pool Stratifications: 31/12/2018

### Total Book

**Table 1 Summary**

Total Property Valuation	€28,090,305,743
Total number of accounts	85,382
Total number of properties	75,288
Aggregate balances of the mortgages	€11,538,714,665.00
Average mortgage balance	€135,142
Weighted Average Current LTV	61.98%
Weighted Average Indexed LTV	56.19%
Aggregate Indexed LTV	41.08%
Weighted Average Seasoning	79.59 months
Weighted Average Remaining Term	21.48 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,044,273,719	9.05%	22,790	26.69%
30%	40%	871,646,828	7.55%	9,030	10.58%
40%	50%	1,231,232,126	10.67%	9,760	11.43%
50%	60%	1,519,567,011	13.17%	9,722	11.39%
60%	70%	1,863,507,577	16.15%	10,292	12.05%
70%	80%	2,529,410,753	21.92%	12,185	14.27%
80%	90%	2,420,517,765	20.98%	11,364	13.31%
90%	95%	30,000,559	0.26%	134	0.16%
95%	100%	20,622,621	0.18%	65	0.08%
100%	125%	7,478,639	0.06%	38	0.04%
125%	150%	0	0.00%	0	0.00%
150%		457,066	0.00%	2	0.00%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>61.98%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,280,327,717	11.10%	25,382	29.73%
30%	40%	1,178,694,134	10.22%	10,519	12.32%
40%	50%	1,645,640,018	14.26%	11,594	13.58%
50%	60%	2,185,840,244	18.94%	12,971	15.19%
60%	70%	2,265,845,985	19.64%	11,574	13.56%
70%	80%	1,698,827,530	14.72%	7,932	9.29%
80%	90%	1,009,336,210	8.75%	4,227	4.95%
90%	95%	111,255,674	0.96%	495	0.58%
95%	100%	79,690,277	0.69%	343	0.40%
100%	125%	80,861,440	0.70%	337	0.39%
125%	150%	1,938,370	0.02%	6	0.01%
150%		457,066	0.00%	2	0.00%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>56.19%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,820,034,342	15.77%	39,461	46.22%
100,000	200,000	4,028,738,355	34.91%	27,641	32.37%
200,000	500,000	4,767,486,818	41.32%	16,937	19.84%
500,000		922,455,150	7.99%	1,343	1.57%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€135,142</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,296,452,582	11.24%	5,447	6.38%
12	24	1,725,460,358	14.95%	7,924	9.28%
24	36	1,140,685,495	9.89%	6,270	7.34%
36	48	1,015,822,922	8.80%	6,183	7.24%
48	60	778,835,066	6.75%	5,030	5.89%
60	72	128,595,583	1.11%	882	1.03%
72		5,452,862,660	47.26%	53,646	62.83%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>79.59 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	210,369,060	1.82%	8,590	10.06%
5	10	821,009,228	7.12%	12,638	14.80%
10	15	1,560,435,284	13.52%	14,459	16.93%
15	20	1,926,225,698	16.69%	13,721	16.07%
20	25	2,667,878,753	23.12%	14,692	17.21%
25	30	2,922,497,524	25.33%	14,154	16.58%
30	35	1,427,736,323	12.37%	7,115	8.33%
35		2,562,795	0.02%	13	0.02%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.48 years</b>			

<b>Table 7 Repayment Type</b>					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,299,167,425	97.92%	84,284	98.71%	
IO	239,547,240	2.08%	1,098	1.29%	
<b>Total</b>	<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,933,832,654	60.09%	38,743	45.38%
Variable	2,224,391,547	19.28%	24,036	28.15%
Tracker	2,369,112,295	20.53%	22,427	26.27%
Staff	11,378,169	0.10%	176	0.21%
<b>Total</b>	<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,359,534,680	19.61%	8,153	21.04%
1	2	2,140,264,062	30.87%	11,734	30.29%
2	3	1,096,691,403	15.82%	6,218	16.05%
3	5	2,041,156,644	29.44%	10,768	27.79%
5		296,185,864	4.27%	1,870	4.83%
<b>Total</b>		<b>6,933,832,654</b>	<b>100.00%</b>	<b>38,743</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.55 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,358,660,273	98.44%	83,997	98.38%
>0	<1	60,941,166	0.53%	525	0.61%
>=1	<2	80,382,822	0.70%	607	0.71%
>=2	<3	22,306,696	0.19%	146	0.17%
>=3	<6	14,938,564	0.13%	90	0.11%
>=6	<12	962,850	0.01%	13	0.02%
>=12		522,296	0.00%	4	0.00%
<b>Total</b>		<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,750,935,487	41.17%	31,545	36.95%
Trader Up/Down	3,341,112,934	28.96%	18,067	21.16%
Equity Release/Switcher	2,342,914,132	20.30%	25,930	30.37%
Investment	1,103,752,112	9.57%	9,840	11.52%
<b>Total</b>	<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,841,612,572	41.96%	23,930	28.03%
Non Dublin	6,697,102,093	58.04%	61,452	71.97%
<b>Total</b>	<b>11,538,714,665</b>	<b>100.00%</b>	<b>85,382</b>	<b>100.00%</b>