

**ACS Pool Stratifications: 29/03/2019**

**Total Book**

**Table 1 Summary**

Total Property Valuation	€27,380,698,291
Total number of accounts	83,356
Total number of properties	73,742
Aggregate balances of the mortgages	€11,272,134,680.00
Average mortgage balance	€135,229
Weighted Average Current LTV	61.70%
Weighted Average Indexed LTV	56.16%
Aggregate Indexed LTV	41.17%
Weighted Average Seasoning	80.5 months
Weighted Average Remaining Term	21.46 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,033,754,361	9.17%	22,251	26.69%
30%	40%	862,516,762	7.65%	8,889	10.66%
40%	50%	1,219,192,982	10.82%	9,687	11.62%
50%	60%	1,501,798,703	13.32%	9,546	11.45%
60%	70%	1,831,346,485	16.25%	10,026	12.03%
70%	80%	2,442,535,799	21.67%	11,844	14.21%
80%	90%	2,337,610,082	20.74%	10,931	13.11%
90%	95%	25,349,765	0.22%	109	0.13%
95%	100%	12,866,913	0.11%	44	0.05%
100%	125%	5,162,828	0.05%	29	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>61.70%</b>			

<b>Table 3 Indexed LTV (%)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,261,406,994	11.19%	24,888	29.86%
30%	40%	1,148,234,467	10.19%	10,287	12.34%
40%	50%	1,624,598,825	14.41%	11,506	13.80%
50%	60%	2,100,009,382	18.63%	12,633	15.16%
60%	70%	2,187,112,911	19.40%	11,155	13.38%
70%	80%	1,687,633,622	14.97%	7,760	9.31%
80%	90%	1,024,368,870	9.09%	4,128	4.95%
90%	95%	114,647,723	1.02%	470	0.56%
95%	100%	63,286,330	0.56%	281	0.34%
100%	125%	59,385,962	0.53%	243	0.29%
125%	150%	1,449,592	0.01%	5	0.01%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>56.16%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,783,282,522	15.82%	38,349	46.01%
100,000	200,000	3,958,519,065	35.12%	27,175	32.60%
200,000	500,000	4,655,823,564	41.30%	16,552	19.86%
500,000		874,509,529	7.76%	1,280	1.54%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€135,229</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	996,261,336	8.84%	4,175	5.01%
12	24	1,821,265,429	16.16%	8,212	9.85%
24	36	1,204,386,066	10.68%	6,434	7.72%
36	48	1,033,550,963	9.17%	6,220	7.46%
48	60	818,647,541	7.26%	5,323	6.39%
60	72	212,380,122	1.88%	1,461	1.75%
72		5,185,643,223	46.00%	51,531	61.82%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>80.5 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	202,185,148	1.79%	8,057	9.67%
5	10	785,185,476	6.97%	12,409	14.89%
10	15	1,490,288,724	13.22%	14,099	16.91%
15	20	1,893,928,837	16.80%	13,514	16.21%
20	25	2,641,691,475	23.44%	14,499	17.39%
25	30	2,860,722,610	25.38%	13,868	16.64%
30	35	1,395,744,708	12.38%	6,899	8.28%
35		2,387,703	0.02%	11	0.01%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.46 years</b>			

<b>Table 7 Repayment Type</b>				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	11,111,509,228	98.58%	82,595	99.09%
IO	160,625,452	1.42%	761	0.91%
<b>Total</b>	<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>

<b>Table 8 Products by Interest Rate Type</b>				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	7,072,074,285	62.74%	40,060	48.06%
Variable	1,913,016,511	16.97%	21,387	25.66%
Tracker	2,277,407,056	20.20%	21,761	26.11%
Staff	9,636,828	0.09%	148	0.18%
<b>Total</b>	<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>

<b>Table 9 Fixed Rate Loan Maturity (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,745,258,798	24.68%	10,560	26.36%
1	2	2,065,025,922	29.20%	11,471	28.63%
2	3	856,403,980	12.11%	4,918	12.28%
3	5	2,087,842,645	29.52%	11,101	27.71%
5		317,542,940	4.49%	2,010	5.02%
<b>Total</b>		<b>7,072,074,285</b>	<b>100.00%</b>	<b>40,060</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.47 years</b>			

**Table 10 Arrears Multiple (months)**

		<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
No Arrears		11,148,153,744	98.90%	82,351	98.79%
>0	<1	53,169,842	0.47%	424	0.51%
>=1	<2	61,190,839	0.54%	512	0.61%
>=2	<3	9,056,319	0.08%	65	0.08%
>=3	<6	337,374	0.00%	3	0.00%
>=6	<12	226,562	0.00%	1	0.00%
>=12		0	0.00%	0	0.00%
<b>Total</b>		<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>

**Table 11 Market Segment**

	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
First Time Buyer	4,720,455,190	41.88%	31,333	37.59%
Trader Up/Down	3,301,295,851	29.29%	17,909	21.48%
Equity Release/Switcher	2,283,557,065	20.26%	25,113	30.13%
Investment	966,826,574	8.58%	9,001	10.80%
<b>Total</b>	<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

<b>County</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Dublin	4,736,210,449	42.02%	23,427	28.10%
Non Dublin	6,535,924,232	57.98%	59,929	71.90%
<b>Total</b>	<b>11,272,134,680</b>	<b>100.00%</b>	<b>83,356</b>	<b>100.00%</b>