

ACS Pool Stratifications: 30/09/2019

Total Book

Table 1 Summary

Total Property Valuation	€26,842,948,804
Total number of accounts	80,513
Total number of properties	71,328
Aggregate balances of the mortgages	€10,682,953,082.00
Average mortgage balance	€132,686
Weighted Average Current LTV	60.80%
Weighted Average Indexed LTV	54.67%
Aggregate Indexed LTV	39.80%
Weighted Average Seasoning	85.73 months
Weighted Average Remaining Term	21.14 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,031,835,935	9.66%	22,236	27.62%
30%	40%	853,228,375	7.99%	8,739	10.85%
40%	50%	1,176,954,147	11.02%	9,361	11.63%
50%	60%	1,458,892,062	13.66%	9,322	11.58%
60%	70%	1,789,142,921	16.75%	9,782	12.15%
70%	80%	2,301,083,314	21.54%	11,371	14.12%
80%	90%	2,034,791,481	19.05%	9,551	11.86%
90%	95%	22,780,002	0.21%	101	0.13%
95%	100%	10,533,201	0.10%	31	0.04%
100%	125%	3,711,644	0.03%	19	0.02%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,682,953,082	100.00%	80,513	100.00%
Weighted Average LTV			60.80%		

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,292,259,332	12.10%	25,210	31.31%
30%	40%	1,158,479,297	10.84%	10,230	12.71%
40%	50%	1,651,666,017	15.46%	11,681	14.51%
50%	60%	2,052,709,716	19.21%	12,181	15.13%
60%	70%	2,073,392,109	19.41%	10,575	13.13%
70%	80%	1,491,594,063	13.96%	6,792	8.44%
80%	90%	806,102,472	7.55%	3,165	3.93%
90%	95%	78,513,790	0.73%	348	0.43%
95%	100%	37,941,203	0.36%	173	0.21%
100%	125%	39,959,268	0.37%	156	0.19%
125%	150%	335,815	0.00%	2	0.00%
150%		0	0.00%	0	0.00%
Total		10,682,953,082	100.00%	80,513	100.00%
Weighted Average LTV			54.67%		

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,740,856,345	16.30%	37,617	46.72%
100,000	200,000	3,815,371,400	35.71%	26,263	32.62%
200,000	500,000	4,341,294,980	40.64%	15,478	19.22%
500,000		785,430,357	7.35%	1,155	1.43%
Total		10,682,953,082	100.00%	80,513	100.00%
Average Mortgage		€132,686			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	85,192,921	0.80%	375	0.47%
12	24	1,818,319,233	17.02%	7,982	9.91%
24	36	1,444,859,420	13.52%	7,120	8.84%
36	48	1,027,722,907	9.62%	6,095	7.57%
48	60	884,722,965	8.28%	5,706	7.09%
60	72	488,063,880	4.57%	3,288	4.08%
72		4,934,071,758	46.19%	49,947	62.04%
Total		10,682,953,082	100.00%	80,513	100.00%
Weighted Average		85.73 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	204,391,431	1.91%	8,207	10.19%
5	10	789,325,720	7.39%	12,438	15.45%
10	15	1,435,283,470	13.44%	13,649	16.95%
15	20	1,860,845,766	17.42%	13,235	16.44%
20	25	2,589,999,777	24.24%	14,221	17.66%
25	30	2,565,673,260	24.02%	12,710	15.79%
30	35	1,235,570,948	11.57%	6,044	7.51%
35		1,862,709	0.02%	9	0.01%
Total		10,682,953,082	100.00%	80,513	100.00%
Weighted Average		21.14 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	10,544,942,691	98.71%	79,859	99.19%
IO	138,010,391	1.29%	654	0.81%
Total	10,682,953,082	100.00%	80,513	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,817,654,045	63.82%	39,490	49.05%
Variable	1,701,506,830	15.93%	19,688	24.45%
Tracker	2,155,850,263	20.18%	21,203	26.33%
Staff	7,941,944	0.07%	132	0.16%
Total	10,682,953,082	100.00%	80,513	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,375,497,614	34.84%	13,865	35.11%
1	2	1,612,002,162	23.64%	9,483	24.01%
2	3	673,956,774	9.89%	3,972	10.06%
3	5	1,833,396,946	26.89%	10,089	25.55%
5		322,800,549	4.73%	2,081	5.27%
Total		6,817,654,045	100.00%	39,490	100.00%
Weighted Average		2.18 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,545,475,102	98.71%	79,415	98.64%
>0	<1	50,436,826	0.47%	429	0.53%
>=1	<2	68,703,656	0.64%	540	0.67%
>=2	<3	13,457,911	0.13%	99	0.12%
>=3	<6	4,143,669	0.04%	25	0.03%
>=6	<12	675,534	0.01%	4	0.00%
>=12		60,384	0.00%	1	0.00%
Total		10,682,953,082	100.00%	80,513	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,511,250,291	42.23%	30,426	37.79%
Trader Up/Down	3,103,020,460	29.05%	17,275	21.46%
Equity Release/Switcher	2,186,541,848	20.47%	24,311	30.20%
Investment	882,140,484	8.26%	8,501	10.56%
Total	10,682,953,082	100.00%	80,513	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,462,165,292	41.77%	22,477	27.92%
Non Dublin	6,220,787,790	58.23%	58,036	72.08%
Total	10,682,953,082	100.00%	80,513	100.00%