

Total Book

Table 1 Summary

Total Property Valuation	€26,428,157,640
Total number of accounts	79,192
Total number of properties	70,090
Aggregate balances of the mortgages	€10,380,625,377.00
Average mortgage balance	€131,082
Weighted Average Current LTV	60.32%
Weighted Average Indexed LTV	54.12%
Aggregate Indexed LTV	39.28%
Weighted Average Seasoning	88.48 months
Weighted Average Remaining Term	20.94 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,034,813,419	9.97%	22,231	28.07%
30%	40%	849,619,885	8.18%	8,773	11.08%
40%	50%	1,161,368,520	11.19%	9,283	11.72%
50%	60%	1,431,417,851	13.79%	9,163	11.57%
60%	70%	1,751,334,593	16.87%	9,633	12.16%
70%	80%	2,232,510,045	21.51%	11,103	14.02%
80%	90%	1,887,109,081	18.18%	8,868	11.20%
90%	95%	20,208,262	0.19%	94	0.12%
95%	100%	10,023,407	0.10%	32	0.04%
100%	125%	2,220,314	0.02%	12	0.02%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,380,625,377	100.00%	79,192	100.00%
Weighted Average LTV			60.32%		

Table 3 Indexed LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,297,558,673	12.50%	25,249	31.88%
30%	40%	1,159,410,768	11.17%	10,285	12.99%
40%	50%	1,640,027,124	15.80%	11,612	14.66%
50%	60%	2,006,213,977	19.33%	11,958	15.10%
60%	70%	1,994,673,964	19.22%	10,169	12.84%
70%	80%	1,402,949,454	13.52%	6,403	8.09%
80%	90%	750,557,752	7.23%	2,936	3.71%
90%	95%	61,330,323	0.59%	292	0.37%
95%	100%	33,574,238	0.32%	153	0.19%
100%	125%	33,993,296	0.33%	133	0.17%
125%	150%	335,809	0.00%	2	0.00%
150%		0	0.00%	0	0.00%
Total		10,380,625,377	100.00%	79,192	100.00%
Weighted Average LTV		54.12%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,734,811,344	16.71%	37,482	47.33%
100,000	200,000	3,733,071,811	35.96%	25,725	32.48%
200,000	500,000	4,169,510,931	40.17%	14,890	18.80%
500,000		743,231,291	7.16%	1,095	1.38%
Total		10,380,625,377	100.00%	79,192	100.00%
Average Mortgage		€131,082			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,322,820	0.01%	12	0.02%
12	24	1,349,998,891	13.00%	5,854	7.39%
24	36	1,611,449,211	15.52%	7,681	9.70%
36	48	1,003,974,407	9.67%	5,838	7.37%
48	60	901,189,517	8.68%	5,774	7.29%
60	72	692,106,495	6.67%	4,689	5.92%
72		4,820,584,035	46.44%	49,344	62.31%
Total		10,380,625,377	100.00%	79,192	100.00%
Weighted Average		88.48 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	210,001,885	2.02%	8,110	10.24%
5	10	801,650,627	7.72%	12,721	16.06%
10	15	1,415,528,564	13.64%	13,539	17.10%
15	20	1,852,591,613	17.85%	13,152	16.61%
20	25	2,557,224,887	24.63%	14,101	17.81%
25	30	2,412,707,006	23.24%	12,061	15.23%
30	35	1,130,117,909	10.89%	5,502	6.95%
35		802,886	0.01%	6	0.01%
Total		10,380,625,377	100.00%	79,192	100.00%
Weighted Average		20.94 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,250,398,488	98.75%	78,584	99.23%	
IO	130,226,889	1.25%	608	0.77%	
Total	10,380,625,377	100.00%	79,192	100.00%	

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,635,177,532	63.92%	38,953	49.19%
Variable	1,653,903,818	15.93%	19,213	24.26%
Tracker	2,084,317,477	20.08%	20,899	26.39%
Staff	7,226,550	0.07%	127	0.16%
Total	10,380,625,377	100.00%	79,192	100.00%

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,308,534,056	34.79%	13,382	34.35%
1	2	1,532,467,628	23.10%	9,367	24.05%
2	3	744,350,019	11.22%	4,314	11.07%
3	5	1,727,825,623	26.04%	9,791	25.14%
5		322,000,206	4.85%	2,099	5.39%
Total		6,635,177,532	100.00%	38,953	100.00%
Weighted Average		2.10 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,252,467,686	98.77%	78,083	98.60%
>0	<1	47,806,681	0.46%	449	0.57%
>=1	<2	69,466,555	0.67%	583	0.74%
>=2	<3	9,037,660	0.09%	61	0.08%
>=3	<6	1,644,480	0.02%	15	0.02%
>=6	<12	0	0.00%	0	0.00%
>=12		202,314	0.00%	1	0.00%
Total		10,380,625,377	100.00%	79,192	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,392,506,765	42.31%	29,904	37.76%
Trader Up/Down	3,002,706,498	28.93%	16,952	21.41%
Equity Release/Switcher	2,142,182,822	20.64%	24,064	30.39%
Investment	843,229,291	8.12%	8,272	10.45%
Total	10,380,625,377	100.00%	79,192	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,321,744,479	41.63%	22,052	27.85%
Non Dublin	6,058,880,898	58.37%	57,140	72.15%
Total	10,380,625,377	100.00%	79,192	100.00%