

ACS Pool Stratifications: 30/06/2020

Total Book

Table 1 Summary

Total Property Valuation	€29,001,339,173
Total number of accounts	87,678
Total number of properties	78,262
Aggregate balances of the mortgages	€12,410,142,607.00
Average mortgage balance	€141,542
Weighted Average Current LTV	62.46%
Weighted Average Indexed LTV	58.19%
Aggregate Indexed LTV	42.79%
Weighted Average Seasoning	78.02 months
Weighted Average Remaining Term	21.73 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,070,733,507	8.63%	22,418	25.57%
30%	40%	911,619,475	7.35%	9,181	10.47%
40%	50%	1,266,148,954	10.20%	9,712	11.08%
50%	60%	1,591,475,160	12.82%	9,916	11.31%
60%	70%	2,068,786,417	16.67%	11,032	12.58%
70%	80%	2,746,556,167	22.13%	13,260	15.12%
80%	90%	2,666,421,901	21.49%	11,832	13.49%
90%	95%	74,091,146	0.60%	270	0.31%
95%	100%	9,943,822	0.08%	32	0.04%
100%	125%	4,366,060	0.04%	25	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		12,410,142,607	100.00%	87,678	100.00%
Weighted Average LTV		62.46%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,291,866,569	10.41%	25,012	28.53%
30%	40%	1,187,048,231	9.57%	10,489	11.96%
40%	50%	1,690,294,107	13.62%	11,895	13.57%
50%	60%	2,097,772,976	16.90%	12,500	14.26%
60%	70%	2,215,079,609	17.85%	11,204	12.78%
70%	80%	1,938,120,489	15.62%	8,648	9.86%
80%	90%	1,653,228,044	13.32%	6,625	7.56%
90%	95%	265,872,919	2.14%	1,000	1.14%
95%	100%	36,209,827	0.29%	166	0.19%
100%	125%	33,468,285	0.27%	135	0.15%
125%	150%	1,181,550	0.01%	4	0.00%
150%		0	0.00%	0	0.00%
Total		12,410,142,607	100.00%	87,678	100.00%
Weighted Average LTV		58.19%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,803,505,384	14.53%	38,191	43.56%
100,000	200,000	4,189,165,199	33.76%	28,716	32.75%
200,000	500,000	5,488,883,258	44.23%	19,392	22.12%
500,000		928,588,766	7.48%	1,379	1.57%
Total		12,410,142,607	100.00%	87,678	100.00%
Average Mortgage		€141,542			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,004,411,340	8.09%	4,330	4.94%
12	24	1,902,126,550	15.33%	8,420	9.60%
24	36	1,838,749,096	14.82%	8,421	9.60%
36	48	1,168,614,303	9.42%	6,294	7.18%
48	60	937,481,242	7.55%	5,878	6.70%
60	72	750,623,992	6.05%	5,130	5.85%
72		4,808,136,084	38.74%	49,205	56.12%
Total		12,410,142,607	100.00%	87,678	100.00%
Weighted Average		78.02 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	209,030,402	1.68%	8,057	9.19%
5	10	831,546,103	6.70%	13,011	14.84%
10	15	1,505,689,536	12.13%	14,013	15.98%
15	20	2,117,927,629	17.07%	14,491	16.53%
20	25	3,065,730,897	24.70%	16,268	18.55%
25	30	3,092,964,436	24.92%	14,715	16.78%
30	35	1,586,985,688	12.79%	7,120	8.12%
35		267,916	0.00%	3	0.00%
Total		12,410,142,607	100.00%	87,678	100.00%
Weighted Average		21.73 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	12,296,846,648	99.09%	87,157	99.41%	
IO	113,295,958	0.91%	521	0.59%	
Total	12,410,142,607	100.00%	87,678	100.00%	

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	8,712,082,053	70.20%	48,374	55.17%
Variable	1,620,408,187	13.06%	18,286	20.86%
Tracker	2,071,014,544	16.69%	20,902	23.84%
Staff	6,637,822	0.05%	116	0.13%
Total	12,410,142,607	100.00%	87,678	100.00%

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,795,503,003	32.09%	16,012	33.10%
1	2	1,841,772,296	21.14%	10,457	21.62%
2	3	1,598,660,120	18.35%	8,846	18.29%
3	5	2,061,784,194	23.67%	10,465	21.63%
5		414,362,440	4.76%	2,594	5.36%
Total		8,712,082,053	100.00%	48,374	100.00%
Weighted Average		2.21 years			

Table 10 Arrears Multiple (months)

	Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears	12,286,106,055	99.00%	86,584	98.75%
>0 <1	61,251,170	0.49%	531	0.61%
>=1 <2	53,944,742	0.43%	481	0.55%
>=2 <3	7,514,385	0.06%	66	0.08%
>=3 <6	576,818	0.00%	10	0.01%
>=6 <12	414,486	0.00%	3	0.00%
>=12	334,952	0.00%	3	0.00%
Total	12,410,142,607	100.00%	87,678	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,500,101,660	44.32%	34,879	39.78%
Trader Up/Down	3,663,072,293	29.52%	19,774	22.55%
Equity Release/Switcher	2,414,910,771	19.46%	24,740	28.22%
Investment	832,057,884	6.70%	8,285	9.45%
Total	12,410,142,607	100.00%	87,678	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	5,297,434,291	42.69%	25,312	28.87%
Non Dublin	7,112,708,316	57.31%	62,366	71.13%
Total	12,410,142,607	100.00%	87,678	100.00%