

## ACS Pool Stratifications: 30/09/2020

### Total Book

**Table 1 Summary**

Total Property Valuation	€28,659,654,712
Total number of accounts	86,307
Total number of properties	77,066
Aggregate balances of the mortgages	€12,097,821,999.00
Average mortgage balance	€140,172
Weighted Average Current LTV	62.09%
Weighted Average Indexed LTV	57.58%
Aggregate Indexed LTV	42.21%
Weighted Average Seasoning	80.88 months
Weighted Average Remaining Term	21.54 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,068,235,789	8.83%	22,434	25.99%
30%	40%	910,279,292	7.52%	9,071	10.51%
40%	50%	1,238,684,825	10.24%	9,591	11.11%
50%	60%	1,579,503,820	13.06%	9,835	11.40%
60%	70%	2,035,059,155	16.82%	10,945	12.68%
70%	80%	2,659,715,831	21.99%	12,931	14.98%
80%	90%	2,528,264,878	20.90%	11,209	12.99%
90%	95%	64,117,085	0.53%	238	0.28%
95%	100%	9,352,975	0.08%	27	0.03%
100%	125%	4,608,349	0.04%	26	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>62.09%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,309,091,109	10.82%	25,203	29.20%
30%	40%	1,193,967,349	9.87%	10,532	12.20%
40%	50%	1,678,007,658	13.87%	11,821	13.70%
50%	60%	2,070,113,193	17.11%	12,308	14.26%
60%	70%	2,150,530,413	17.78%	10,873	12.60%
70%	80%	1,857,759,619	15.36%	8,292	9.61%
80%	90%	1,601,971,664	13.24%	6,393	7.41%
90%	95%	172,593,995	1.43%	623	0.72%
95%	100%	32,146,787	0.27%	137	0.16%
100%	125%	30,769,109	0.25%	122	0.14%
125%	150%	871,102	0.01%	3	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>57.58%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,791,888,356	14.81%	37,970	43.99%
100,000	200,000	4,120,839,297	34.06%	28,254	32.74%
200,000	500,000	5,313,228,634	43.92%	18,791	21.77%
500,000		871,865,712	7.21%	1,292	1.50%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€140,172</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	529,064,243	4.37%	2,283	2.65%
12	24	1,784,266,427	14.75%	7,984	9.25%
24	36	1,912,560,665	15.81%	8,618	9.99%
36	48	1,299,598,145	10.74%	6,745	7.82%
48	60	926,097,483	7.66%	5,729	6.64%
60	72	784,730,217	6.49%	5,316	6.16%
72		4,861,504,818	40.18%	49,632	57.51%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>80.88 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	213,574,864	1.77%	8,145	9.44%
5	10	848,743,048	7.02%	13,141	15.23%
10	15	1,489,573,239	12.31%	13,906	16.11%
15	20	2,109,943,050	17.44%	14,347	16.62%
20	25	3,016,708,632	24.94%	16,089	18.64%
25	30	2,932,329,629	24.24%	14,039	16.27%
30	35	1,486,682,638	12.29%	6,637	7.69%
35		266,902	0.00%	3	0.00%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.54 years</b>			

<b>Table 7 Repayment Type</b>					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,995,535,096	99.15%	85,856	99.48%	
IO	102,286,903	0.85%	451	0.52%	
<b>Total</b>	<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	8,447,803,692	69.83%	47,443	54.97%
Variable	1,624,813,215	13.43%	18,109	20.98%
Tracker	2,019,542,949	16.69%	20,650	23.93%
Staff	5,662,143	0.05%	105	0.12%
<b>Total</b>	<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,717,904,340	32.17%	15,724	33.14%
1	2	1,809,530,582	21.42%	10,250	21.60%
2	3	1,871,930,375	22.16%	10,264	21.63%
3	5	1,637,423,605	19.38%	8,630	18.19%
5		411,014,791	4.87%	2,575	5.43%
<b>Total</b>		<b>8,447,803,692</b>	<b>100.00%</b>	<b>47,443</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.17 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,975,561,336	98.99%	85,267	98.79%
>0	<1	46,593,094	0.39%	439	0.51%
>=1	<2	69,589,834	0.58%	549	0.64%
>=2	<3	6,045,539	0.05%	51	0.06%
>=3	<6	32,197	0.00%	1	0.00%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
<b>Total</b>		<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,386,336,601	44.52%	34,412	39.87%
Trader Up/Down	3,548,181,913	29.33%	19,397	22.47%
Equity Release/Switcher	2,356,621,132	19.48%	24,333	28.19%
Investment	806,682,353	6.67%	8,165	9.46%
<b>Total</b>	<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	5,143,446,056	42.52%	24,811	28.75%
Non Dublin	6,954,375,943	57.48%	61,496	71.25%
<b>Total</b>	<b>12,097,821,999</b>	<b>100.00%</b>	<b>86,307</b>	<b>100.00%</b>