

## ACS Pool Stratifications: 31/12/2020

### Total Book

**Table 1 Summary**

Total Property Valuation	€28,153,265,859
Total number of accounts	84,173
Total number of properties	75,333
Aggregate balances of the mortgages	€11,713,806,379.00
Average mortgage balance	€139,163
Weighted Average Current LTV	61.66%
Weighted Average Indexed LTV	56.92%
Aggregate Indexed LTV	41.61%
Weighted Average Seasoning	83.68 months
Weighted Average Remaining Term	21.36 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,056,502,530	9.02%	22,106	26.26%
30%	40%	901,095,267	7.69%	8,965	10.65%
40%	50%	1,222,809,862	10.44%	9,381	11.14%
50%	60%	1,543,586,530	13.18%	9,649	11.46%
60%	70%	2,017,431,637	17.22%	10,870	12.91%
70%	80%	2,547,791,271	21.75%	12,515	14.87%
80%	90%	2,367,537,758	20.21%	10,472	12.44%
90%	95%	44,068,302	0.38%	165	0.20%
95%	100%	9,387,214	0.08%	30	0.04%
100%	125%	3,596,007	0.03%	20	0.02%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>61.66%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,307,489,883	11.16%	24,987	29.69%
30%	40%	1,194,812,802	10.20%	10,449	12.41%
40%	50%	1,668,811,076	14.25%	11,724	13.93%
50%	60%	2,019,250,167	17.24%	11,982	14.23%
60%	70%	2,088,944,440	17.83%	10,563	12.55%
70%	80%	1,761,438,361	15.04%	7,847	9.32%
80%	90%	1,535,587,507	13.11%	6,065	7.21%
90%	95%	85,020,830	0.73%	339	0.40%
95%	100%	24,335,005	0.21%	107	0.13%
100%	125%	27,565,610	0.24%	108	0.13%
125%	150%	550,699	0.00%	2	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>56.92%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,758,418,380	15.01%	37,182	44.17%
100,000	200,000	4,034,726,263	34.44%	27,695	32.90%
200,000	500,000	5,102,173,782	43.56%	18,086	21.49%
500,000		818,487,954	6.99%	1,210	1.44%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€139,163</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,531,216	0.01%	11	0.01%
12	24	1,715,961,930	14.65%	7,629	9.06%
24	36	1,920,684,592	16.40%	8,620	10.24%
36	48	1,453,051,835	12.40%	7,282	8.65%
48	60	902,322,079	7.70%	5,476	6.51%
60	72	791,559,740	6.76%	5,338	6.34%
72		4,928,694,986	42.08%	49,817	59.18%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>83.68 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	215,643,568	1.84%	8,211	9.75%
5	10	837,970,449	7.15%	12,880	15.30%
10	15	1,473,231,472	12.58%	13,606	16.16%
15	20	2,103,192,724	17.95%	14,268	16.95%
20	25	2,942,843,162	25.12%	15,786	18.75%
25	30	2,787,279,287	23.79%	13,396	15.91%
30	35	1,353,554,428	11.56%	6,025	7.16%
35		91,288	0.00%	1	0.00%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.36 years</b>			

<b>Table 7 Repayment Type</b>					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,603,194,049	99.06%	83,662	99.39%	
IO	110,612,330	0.94%	511	0.61%	
<b>Total</b>	<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	8,163,311,745	69.69%	46,307	55.01%
Variable	1,574,382,159	13.44%	17,495	20.78%
Tracker	1,971,085,286	16.83%	20,279	24.09%
Staff	5,027,189	0.04%	92	0.11%
<b>Total</b>	<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,576,469,922	31.56%	15,001	32.39%
1	2	1,817,097,281	22.26%	10,313	22.27%
2	3	1,977,912,812	24.23%	10,848	23.43%
3	5	1,383,468,133	16.95%	7,578	16.36%
5		408,363,597	5.00%	2,567	5.54%
<b>Total</b>		<b>8,163,311,745</b>	<b>100.00%</b>	<b>46,307</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.10 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,598,175,341	99.01%	83,156	98.79%
>0	<1	46,754,741	0.40%	447	0.53%
>=1	<2	57,659,586	0.49%	478	0.57%
>=2	<3	9,372,455	0.08%	77	0.09%
>=3	<6	1,388,255	0.01%	10	0.01%
>=6	<12	316,893	0.00%	2	0.00%
>=12		139,108	0.00%	3	0.00%
<b>Total</b>		<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,236,057,845	44.70%	33,771	40.12%
Trader Up/Down	3,427,552,836	29.26%	18,946	22.51%
Equity Release/Switcher	2,274,672,842	19.42%	23,493	27.91%
Investment	775,522,856	6.62%	7,963	9.46%
<b>Total</b>	<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,956,419,820	42.31%	24,132	28.67%
Non Dublin	6,757,386,559	57.69%	60,041	71.33%
<b>Total</b>	<b>11,713,806,379</b>	<b>100.00%</b>	<b>84,173</b>	<b>100.00%</b>