

ACS Pool Stratifications: 31/03/2021

Total Book

Table 1 Summary

Total Property Valuation	€27,818,392,078
Total number of accounts	81,825
Total number of properties	73,415
Aggregate balances of the mortgages	€11,355,083,633.00
Average mortgage balance	€138,773
Weighted Average Current LTV	61.32%
Weighted Average Indexed LTV	55.64%
Aggregate Indexed LTV	40.82%
Weighted Average Seasoning	85.28 months
Weighted Average Remaining Term	21.25 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,040,082,914	9.16%	21,815	26.66%
30%	40%	886,732,968	7.81%	8,754	10.70%
40%	50%	1,203,257,210	10.60%	9,115	11.14%
50%	60%	1,514,440,442	13.34%	9,374	11.46%
60%	70%	1,957,946,404	17.24%	10,554	12.90%
70%	80%	2,483,343,985	21.87%	12,240	14.96%
80%	90%	2,228,980,691	19.63%	9,822	12.00%
90%	95%	28,898,009	0.25%	106	0.13%
95%	100%	8,380,459	0.07%	29	0.04%
100%	125%	3,020,552	0.03%	16	0.02%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,355,083,633	100.00%	81,825	100.00%
Weighted Average LTV		61.32%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,342,252,075	11.82%	25,135	30.72%
30%	40%	1,211,644,876	10.67%	10,494	12.82%
40%	50%	1,719,813,831	15.15%	11,838	14.47%
50%	60%	1,993,516,173	17.56%	11,637	14.22%
60%	70%	2,023,191,236	17.82%	10,055	12.29%
70%	80%	1,692,591,939	14.91%	7,389	9.03%
80%	90%	1,306,461,602	11.51%	5,027	6.14%
90%	95%	37,849,794	0.33%	151	0.18%
95%	100%	11,351,616	0.10%	48	0.06%
100%	125%	16,410,490	0.14%	51	0.06%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,355,083,633	100.00%	81,825	100.00%
Weighted Average LTV		55.64%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,710,650,527	15.07%	36,094	44.11%
100,000	200,000	3,946,752,428	34.76%	27,090	33.11%
200,000	500,000	4,924,378,222	43.37%	17,491	21.38%
500,000		773,302,455	6.81%	1,150	1.41%
Total		11,355,083,633	100.00%	81,825	100.00%
Average Mortgage		€138,773			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	8,924,465	0.08%	60	0.07%
12	24	1,383,237,435	12.18%	6,202	7.58%
24	36	1,880,846,422	16.56%	8,451	10.33%
36	48	1,522,458,709	13.41%	7,496	9.16%
48	60	951,985,572	8.38%	5,604	6.85%
60	72	794,812,943	7.00%	5,323	6.51%
72		4,812,818,087	42.38%	48,689	59.50%
Total		11,355,083,633	100.00%	81,825	100.00%
Weighted Average		85.28 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	211,281,726	1.86%	8,009	9.79%
5	10	806,908,351	7.11%	12,559	15.35%
10	15	1,435,147,916	12.64%	13,249	16.19%
15	20	2,072,413,912	18.25%	14,004	17.11%
20	25	2,865,669,572	25.24%	15,391	18.81%
25	30	2,677,286,629	23.58%	12,911	15.78%
30	35	1,286,284,847	11.33%	5,701	6.97%
35		90,680	0.00%	1	0.00%
Total		11,355,083,633	100.00%	81,825	100.00%
Weighted Average		21.25 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,260,738,078	99.17%	81,373	99.45%	
IO	94,345,555	0.83%	452	0.55%	
Total	11,355,083,633	100.00%	81,825	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	8,098,076,864	71.32%	46,330	56.62%
Variable	1,408,497,967	12.40%	16,151	19.74%
Tracker	1,844,710,578	16.25%	19,266	23.55%
Staff	3,798,225	0.03%	78	0.10%
Total	11,355,083,633	100.00%	81,825	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,714,871,859	33.52%	15,950	34.43%
1	2	2,031,871,305	25.09%	11,873	25.63%
2	3	1,837,139,163	22.69%	9,552	20.62%
3	5	1,103,002,528	13.62%	6,354	13.71%
5		411,192,010	5.08%	2,601	5.61%
Total		8,098,076,864	100.00%	46,330	100.00%
Weighted Average		2.02 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,247,957,410	99.06%	80,919	98.89%
>0	<1	38,319,507	0.34%	374	0.46%
>=1	<2	60,439,455	0.53%	467	0.57%
>=2	<3	6,661,404	0.06%	53	0.06%
>=3	<6	1,332,343	0.01%	10	0.01%
>=6	<12	149,034	0.00%	1	0.00%
>=12		224,480	0.00%	1	0.00%
Total		11,355,083,633	100.00%	81,825	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,142,735,453	45.29%	33,328	40.73%
Trader Up/Down	3,316,508,714	29.21%	18,462	22.56%
Equity Release/Switcher	2,180,751,567	19.21%	22,514	27.51%
Investment	715,087,899	6.30%	7,521	9.19%
Total	11,355,083,633	100.00%	81,825	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,775,806,133	42.06%	23,370	28.56%
Non Dublin	6,579,277,500	57.94%	58,455	71.44%
Total	11,355,083,633	100.00%	81,825	100.00%