

ACS Pool Stratifications: 30/06/2021

Total Book

Table 1 Summary

Total Property Valuation	€27,621,474,225
Total number of accounts	80,019
Total number of properties	71,845
Aggregate balances of the mortgages	€11,025,112,740.00
Average mortgage balance	€137,781
Weighted Average Current LTV	60.94%
Weighted Average Indexed LTV	54.55%
Aggregate Indexed LTV	39.91%
Weighted Average Seasoning	87.91 months
Weighted Average Remaining Term	21.08 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,031,878,037	9.36%	21,601	26.99%
30%	40%	872,908,239	7.92%	8,555	10.69%
40%	50%	1,175,771,819	10.66%	8,895	11.12%
50%	60%	1,482,881,231	13.45%	9,220	11.52%
60%	70%	1,948,596,945	17.67%	10,536	13.17%
70%	80%	2,391,656,278	21.69%	11,911	14.89%
80%	90%	2,089,841,626	18.96%	9,189	11.48%
90%	95%	17,605,186	0.16%	67	0.08%
95%	100%	11,599,602	0.11%	33	0.04%
100%	125%	2,373,776	0.02%	12	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,025,112,740	100.00%	80,019	100.00%
Weighted Average LTV		60.94%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,368,490,214	12.41%	25,222	31.52%
30%	40%	1,231,913,407	11.17%	10,526	13.15%
40%	50%	1,739,868,294	15.78%	11,824	14.78%
50%	60%	1,963,944,734	17.81%	11,370	14.21%
60%	70%	1,972,383,019	17.89%	9,689	12.11%
70%	80%	1,661,972,055	15.07%	7,227	9.03%
80%	90%	1,040,833,236	9.44%	3,997	5.00%
90%	95%	20,160,820	0.18%	83	0.10%
95%	100%	11,165,893	0.10%	40	0.05%
100%	125%	14,381,067	0.13%	41	0.05%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,025,112,740	100.00%	80,019	100.00%
Weighted Average LTV		54.55%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,680,180,699	15.24%	35,461	44.32%
100,000	200,000	3,870,055,619	35.10%	26,586	33.22%
200,000	500,000	4,750,033,878	43.08%	16,898	21.12%
500,000		724,842,543	6.57%	1,074	1.34%
Total		11,025,112,740	100.00%	80,019	100.00%
Average Mortgage		€137,781			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	5,485,565	0.05%	44	0.05%
12	24	961,399,009	8.72%	4,323	5.40%
24	36	1,812,943,011	16.44%	8,278	10.35%
36	48	1,601,966,637	14.53%	7,705	9.63%
48	60	1,035,074,711	9.39%	5,847	7.31%
60	72	804,410,428	7.30%	5,330	6.66%
72		4,803,833,379	43.57%	48,492	60.60%
Total		11,025,112,740	100.00%	80,019	100.00%
Weighted Average		87.91 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	212,340,038	1.93%	7,952	9.94%
5	10	802,518,868	7.28%	12,443	15.55%
10	15	1,409,827,882	12.79%	13,008	16.26%
15	20	2,064,713,017	18.73%	13,873	17.34%
20	25	2,794,241,339	25.34%	15,065	18.83%
25	30	2,539,924,280	23.04%	12,366	15.45%
30	35	1,201,547,315	10.90%	5,312	6.64%
35		0	0.00%	0	0.00%
Total		11,025,112,740	100.00%	80,019	100.00%
Weighted Average		21.08 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,934,207,436	99.18%	79,596	99.47%	
IO	90,905,303	0.82%	423	0.53%	
Total	11,025,112,740	100.00%	80,019	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	7,856,100,660	71.26%	45,368	56.70%
Variable	1,379,054,857	12.51%	15,731	19.66%
Tracker	1,786,561,964	16.20%	18,852	23.56%
Staff	3,395,258	0.03%	68	0.08%
Total	11,025,112,740	100.00%	80,019	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,713,875,791	34.54%	15,904	35.06%
1	2	2,206,473,191	28.09%	12,866	28.36%
2	3	1,534,236,153	19.53%	7,980	17.59%
3	5	991,627,984	12.62%	6,009	13.25%
5		409,887,541	5.22%	2,609	5.75%
Total		7,856,100,660	100.00%	45,368	100.00%
Weighted Average		1.94 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,929,770,404	99.14%	79,203	98.98%
>0	<1	38,107,547	0.35%	352	0.44%
>=1	<2	51,075,020	0.46%	405	0.51%
>=2	<3	5,490,364	0.05%	53	0.07%
>=3	<6	669,404	0.01%	6	0.01%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		11,025,112,740	100.00%	80,019	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,005,969,237	45.41%	32,629	40.78%
Trader Up/Down	3,219,045,383	29.20%	18,114	22.64%
Equity Release/Switcher	2,115,641,542	19.19%	21,984	27.47%
Investment	684,456,577	6.21%	7,292	9.11%
Total	11,025,112,740	100.00%	80,019	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,614,966,180	41.86%	22,743	28.42%
Non Dublin	6,410,146,559	58.14%	57,276	71.58%
Total	11,025,112,740	100.00%	80,019	100.00%