

ACS Pool Stratifications: 30/09/2021

Total Book

Table 1 Summary

Total Property Valuation	€28,052,569,579
Total number of accounts	78,389
Total number of properties	70,417
Aggregate balances of the mortgages	€10,680,645,476.39
Average mortgage balance	€136,252
Weighted Average Current LTV	60.50%
Weighted Average Indexed LTV	52.25%
Aggregate Indexed LTV	38.07%
Weighted Average Seasoning	90.66 months
Weighted Average Remaining Term	20.89 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,026,459,625	9.61%	21,601	27.56%
30%	40%	861,625,820	8.07%	8,443	10.77%
40%	50%	1,155,932,281	10.82%	8,708	11.11%
50%	60%	1,454,759,397	13.62%	9,112	11.62%
60%	70%	1,912,471,983	17.91%	10,357	13.21%
70%	80%	2,311,486,603	21.64%	11,591	14.79%
80%	90%	1,931,102,566	18.08%	8,484	10.82%
90%	95%	14,042,501	0.13%	53	0.07%
95%	100%	10,521,549	0.10%	29	0.04%
100%	125%	2,243,151	0.02%	11	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,680,645,476	100.00%	78,389	100.00%
Weighted Average LTV		60.50%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,466,378,148	13.73%	26,222	33.45%
30%	40%	1,334,574,124	12.50%	11,009	14.04%
40%	50%	1,833,737,543	17.17%	12,194	15.56%
50%	60%	1,993,011,527	18.66%	11,100	14.16%
60%	70%	1,914,593,415	17.93%	9,205	11.74%
70%	80%	1,607,868,150	15.05%	6,717	8.57%
80%	90%	502,331,794	4.70%	1,848	2.36%
90%	95%	12,953,466	0.12%	49	0.06%
95%	100%	8,286,608	0.08%	23	0.03%
100%	125%	6,910,699	0.06%	22	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,680,645,476	100.00%	78,389	100.00%
Weighted Average LTV		52.25%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,653,492,296	15.48%	35,059	44.72%
100,000	200,000	3,795,113,292	35.53%	26,099	33.29%
200,000	500,000	4,548,892,493	42.59%	16,217	20.69%
500,000		683,147,395	6.40%	1,014	1.29%
Total		10,680,645,476	100.00%	78,389	100.00%
Average Mortgage		€136,252			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	2,368,429	0.02%	20	0.03%
12	24	518,943,737	4.86%	2,353	3.00%
24	36	1,688,947,933	15.81%	7,830	9.99%
36	48	1,686,004,211	15.79%	7,961	10.16%
48	60	1,149,862,939	10.77%	6,247	7.97%
60	72	795,280,742	7.45%	5,211	6.65%
72		4,839,237,485	45.31%	48,767	62.21%
Total		10,680,645,476	100.00%	78,389	100.00%
Weighted Average		90.66 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	214,161,132	2.01%	8,057	10.28%
5	10	804,328,870	7.53%	12,379	15.79%
10	15	1,378,873,875	12.91%	12,761	16.28%
15	20	2,050,643,828	19.20%	13,787	17.59%
20	25	2,738,221,341	25.64%	14,874	18.97%
25	30	2,383,401,259	22.32%	11,642	14.85%
30	35	1,111,015,170	10.40%	4,889	6.24%
35		0	0.00%	0	0.00%
Total		10,680,645,476	100.00%	78,389	100.00%
Weighted Average		20.89 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,598,798,277	99.23%	78,019	99.53%	
IO	81,847,200	0.77%	370	0.47%	
Total	10,680,645,476	100.00%	78,389	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	7,571,367,119	70.89%	44,230	56.42%
Variable	1,377,625,386	12.90%	15,576	19.87%
Tracker	1,728,483,980	16.18%	18,517	23.62%
Staff	3,168,991	0.03%	66	0.08%
Total	10,680,645,476	100.00%	78,389	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,649,732,384	35.00%	15,526	35.10%
1	2	2,451,963,912	32.38%	14,184	32.07%
2	3	1,245,038,638	16.44%	6,563	14.84%
3	5	816,407,640	10.78%	5,335	12.06%
5		408,224,545	5.39%	2,622	5.93%
Total		7,571,367,119	100.00%	44,230	100.00%
Weighted Average		1.88 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,589,751,124	99.15%	77,614	99.01%
>0	<1	37,558,179	0.35%	340	0.43%
>=1	<2	47,561,338	0.45%	386	0.49%
>=2	<3	5,271,937	0.05%	46	0.06%
>=3	<6	53,520	0.00%	1	0.00%
>=6	<12	163,449	0.00%	1	0.00%
>=12		285,930	0.00%	1	0.00%
Total		10,680,645,476	100.00%	78,389	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,864,279,730	45.54%	31,996	40.82%
Trader Up/Down	3,112,583,166	29.14%	17,773	22.67%
Equity Release/Switcher	2,052,794,228	19.22%	21,542	27.48%
Investment	650,988,352	6.10%	7,078	9.03%
Total	10,680,645,476	100.00%	78,389	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,460,588,886	41.76%	22,231	28.36%
Non Dublin	6,220,056,590	58.24%	56,158	71.64%
Total	10,680,645,476	100.00%	78,389	100.00%