

ACS Pool Stratifications: 31/12/2021

Total Book

Table 1 Summary

Total Property Valuation	€28,672,815,451
Total number of accounts	76,574
Total number of properties	68,812
Aggregate balances of the mortgages	€10,300,284,926.00
Average mortgage balance	€134,514
Weighted Average Current LTV	60.02%
Weighted Average Indexed LTV	49.59%
Aggregate Indexed LTV	35.92%
Weighted Average Seasoning	93.52 months
Weighted Average Remaining Term	20.71 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,016,040,149	9.86%	21,491	28.07%
30%	40%	858,545,273	8.34%	8,331	10.88%
40%	50%	1,125,613,726	10.93%	8,591	11.22%
50%	60%	1,420,913,387	13.79%	8,922	11.65%
60%	70%	1,862,943,231	18.09%	10,144	13.25%
70%	80%	2,231,200,852	21.66%	11,278	14.73%
80%	90%	1,764,162,963	17.13%	7,750	10.12%
90%	95%	9,727,084	0.09%	35	0.05%
95%	100%	10,219,478	0.10%	28	0.04%
100%	125%	918,783	0.01%	4	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,300,284,926	100.00%	76,574	100.00%
Weighted Average LTV		60.02%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,612,520,409	15.66%	27,635	36.09%
30%	40%	1,453,115,407	14.11%	11,531	15.06%
40%	50%	1,929,789,525	18.74%	12,427	16.23%
50%	60%	2,028,278,940	19.69%	10,859	14.18%
60%	70%	1,778,670,369	17.27%	8,204	10.71%
70%	80%	1,412,909,740	13.72%	5,621	7.34%
80%	90%	70,809,519	0.69%	256	0.33%
90%	95%	6,053,694	0.06%	23	0.03%
95%	100%	4,182,873	0.04%	9	0.01%
100%	125%	3,954,451	0.04%	9	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,300,284,926	100.00%	76,574	100.00%
Weighted Average LTV		49.59%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,623,919,714	15.77%	34,596	45.18%
100,000	200,000	3,703,944,704	35.96%	25,530	33.34%
200,000	500,000	4,340,955,547	42.14%	15,513	20.26%
500,000		631,464,961	6.13%	935	1.22%
Total		10,300,284,926	100.00%	76,574	100.00%
Average Mortgage		€134,514			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,194,516	0.01%	9	0.01%
12	24	30,311,189	0.29%	161	0.21%
24	36	1,596,180,901	15.50%	7,418	9.69%
36	48	1,725,824,413	16.76%	8,089	10.56%
48	60	1,281,329,158	12.44%	6,716	8.77%
60	72	778,870,420	7.56%	5,001	6.53%
72		4,886,574,329	47.44%	49,180	64.23%
Total		10,300,284,926	100.00%	76,574	100.00%
Weighted Average		93.52 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	216,582,536	2.10%	8,132	10.62%
5	10	806,262,860	7.83%	12,348	16.13%
10	15	1,356,660,621	13.17%	12,577	16.42%
15	20	2,021,350,779	19.62%	13,607	17.77%
20	25	2,679,336,048	26.01%	14,582	19.04%
25	30	2,209,371,702	21.45%	10,897	14.23%
30	35	1,010,720,380	9.81%	4,431	5.79%
35		0	0.00%	0	0.00%
Total		10,300,284,926	100.00%	76,574	100.00%
Weighted Average		20.71 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,227,752,913	99.30%	76,254	99.58%	
IO	72,532,013	0.70%	320	0.42%	
Total	10,300,284,926	100.00%	76,574	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	7,271,532,379	70.60%	43,060	56.23%
Variable	1,355,084,667	13.16%	15,275	19.95%
Tracker	1,670,631,918	16.22%	18,174	23.73%
Staff	3,035,963	0.03%	65	0.08%
Total	10,300,284,926	100.00%	76,574	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,440,754,198	33.57%	14,364	33.36%
1	2	2,612,845,570	35.93%	15,216	35.34%
2	3	1,137,011,374	15.64%	6,055	14.06%
3	5	670,067,218	9.21%	4,762	11.06%
5		410,854,018	5.65%	2,663	6.18%
Total		7,271,532,379	100.00%	43,060	100.00%
Weighted Average		1.84 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,199,924,272	99.03%	75,707	98.87%
>0	<1	38,578,810	0.37%	363	0.47%
>=1	<2	54,789,986	0.53%	446	0.58%
>=2	<3	6,349,765	0.06%	52	0.07%
>=3	<6	642,093	0.01%	6	0.01%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		10,300,284,926	100.00%	76,574	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,708,316,799	45.71%	31,311	40.89%
Trader Up/Down	2,986,666,548	29.00%	17,317	22.61%
Equity Release/Switcher	1,989,648,276	19.32%	21,113	27.57%
Investment	615,653,302	5.98%	6,833	8.92%
Total	10,300,284,926	100.00%	76,574	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,277,419,989	41.53%	21,580	28.18%
Non Dublin	6,022,864,937	58.47%	54,994	71.82%
Total	10,300,284,926	100.00%	76,574	100.00%