

ACS Pool Stratifications: 30/06/2022

Total Book

Table 1 Summary

Total Property Valuation	€28,400,746,094
Total number of accounts	73,021
Total number of properties	65,765
Aggregate balances of the mortgages	€9,641,359,031.00
Average mortgage balance	€132,035
Weighted Average Current LTV	59.12%
Weighted Average Indexed LTV	47.14%
Aggregate Indexed LTV	33.95%
Weighted Average Seasoning	98.56 months
Weighted Average Remaining Term	20.37 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	995,548,106	10.33%	21,051	28.83%
30%	40%	837,667,844	8.69%	8,160	11.17%
40%	50%	1,097,101,902	11.38%	8,295	11.36%
50%	60%	1,363,172,047	14.14%	8,601	11.78%
60%	70%	1,811,079,846	18.78%	9,934	13.60%
70%	80%	2,049,769,820	21.26%	10,458	14.32%
80%	90%	1,472,216,136	15.27%	6,463	8.85%
90%	95%	8,688,502	0.09%	31	0.04%
95%	100%	4,722,996	0.05%	22	0.03%
100%	125%	1,391,830	0.01%	6	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		9,641,359,031	100.00%	73,021	100.00%
Weighted Average LTV		59.12%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,713,782,151	17.78%	28,352	38.83%
30%	40%	1,556,794,649	16.15%	11,953	16.37%
40%	50%	1,898,118,347	19.69%	11,930	16.34%
50%	60%	1,917,903,427	19.89%	10,034	13.74%
60%	70%	1,634,450,301	16.95%	7,335	10.05%
70%	80%	892,211,504	9.25%	3,318	4.54%
80%	90%	21,476,474	0.22%	81	0.11%
90%	95%	2,486,558	0.03%	8	0.01%
95%	100%	2,662,926	0.03%	7	0.01%
100%	125%	1,472,696	0.02%	3	0.00%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		9,641,359,031	100.00%	73,021	100.00%
Weighted Average LTV		47.14%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,571,234,437	16.30%	33,458	45.82%
100,000	200,000	3,544,641,074	36.76%	24,475	33.52%
200,000	500,000	3,978,091,956	41.26%	14,277	19.55%
500,000		547,391,565	5.68%	811	1.11%
Total		9,641,359,031	100.00%	73,021	100.00%
Average Mortgage		€132,035			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	2,035,859	0.02%	17	0.02%
12	24	9,701,631	0.10%	68	0.09%
24	36	868,318,726	9.01%	4,110	5.63%
36	48	1,627,149,825	16.88%	7,799	10.68%
48	60	1,433,567,357	14.87%	7,177	9.83%
60	72	882,854,647	9.16%	5,322	7.29%
72		4,817,730,987	49.97%	48,528	66.46%
Total		9,641,359,031	100.00%	73,021	100.00%
Weighted Average		98.56 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	203,940,528	2.12%	7,812	10.70%
5	10	777,391,540	8.06%	12,000	16.43%
10	15	1,283,254,313	13.31%	12,102	16.57%
15	20	1,980,870,551	20.55%	13,370	18.31%
20	25	2,548,564,361	26.43%	14,041	19.23%
25	30	1,991,483,913	20.66%	9,939	13.61%
30	35	855,853,826	8.88%	3,757	5.15%
35		0	0.00%	0	0.00%
Total		9,641,359,031	100.00%	73,021	100.00%
Weighted Average		20.37 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	9,586,104,282	99.43%	72,790	99.68%	
IO	55,254,749	0.57%	231	0.32%	
Total	9,641,359,031	100.00%	73,021	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,939,452,533	71.98%	42,395	58.06%
Variable	1,164,880,521	12.08%	13,430	18.39%
Tracker	1,534,382,317	15.91%	17,140	23.47%
Staff	2,643,660	0.03%	56	0.08%
Total	9,641,359,031	100.00%	73,021	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,764,100,554	39.83%	16,785	39.59%
1	2	2,082,082,781	30.00%	12,098	28.54%
2	3	790,183,129	11.39%	4,823	11.38%
3	5	846,053,236	12.19%	5,703	13.45%
5		457,032,833	6.59%	2,986	7.04%
Total		6,939,452,533	100.00%	42,395	100.00%
Weighted Average		1.91 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,544,105,460	98.99%	72,208	98.89%
>0	<1	38,521,769	0.40%	352	0.48%
>=1	<2	53,971,994	0.56%	415	0.57%
>=2	<3	3,984,336	0.04%	39	0.05%
>=3	<6	564,846	0.01%	4	0.01%
>=6	<12	210,627	0.00%	3	0.00%
>=12		0	0.00%	0	0.00%
Total		9,641,359,031	100.00%	73,021	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,454,650,924	46.20%	30,191	41.35%
Trader Up/Down	2,788,176,395	28.92%	16,609	22.75%
Equity Release/Switcher	1,850,120,131	19.19%	19,959	27.33%
Investment	548,411,582	5.69%	6,262	8.58%
Total	9,641,359,031	100.00%	73,021	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,979,279,639	41.27%	20,528	28.11%
Non Dublin	5,662,079,392	58.73%	52,493	71.89%
Total	9,641,359,031	100.00%	73,021	100.00%