

ACS Pool Stratifications: 30/09/2022

Total Book

Table 1 Summary

Total Property Valuation	€28,273,236,674
Total number of accounts	71,008
Total number of properties	63,970
Aggregate balances of the mortgages	€9,173,757,164.00
Average mortgage balance	€129,193
Weighted Average Current LTV	58.53%
Weighted Average Indexed LTV	45.51%
Aggregate Indexed LTV	32.44%
Weighted Average Seasoning	101.86 months
Weighted Average Remaining Term	20.13 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	985,853,218	10.75%	21,163	29.80%
30%	40%	824,364,565	8.99%	8,033	11.31%
40%	50%	1,066,843,181	11.63%	8,075	11.37%
50%	60%	1,300,869,644	14.18%	8,308	11.70%
60%	70%	1,756,662,355	19.15%	9,738	13.71%
70%	80%	1,929,551,977	21.03%	9,938	14.00%
80%	90%	1,294,854,798	14.11%	5,697	8.02%
90%	95%	9,648,570	0.11%	37	0.05%
95%	100%	3,722,431	0.04%	14	0.02%
100%	125%	945,046	0.01%	4	0.01%
125%	150%	0	0.00%	0	0.00%
150%		441,380	0.00%	1	0.00%
Total		9,173,757,164	100.00%	71,008	100.00%
Weighted Average LTV		58.53%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,787,576,247	19.49%	29,193	41.11%
30%	40%	1,611,255,606	17.56%	12,184	17.16%
40%	50%	1,842,936,065	20.09%	11,440	16.11%
50%	60%	1,828,544,274	19.93%	9,442	13.30%
60%	70%	1,548,607,032	16.88%	6,812	9.59%
70%	80%	534,809,059	5.83%	1,869	2.63%
80%	90%	14,953,592	0.16%	56	0.08%
90%	95%	1,543,256	0.02%	4	0.01%
95%	100%	2,189,448	0.02%	6	0.01%
100%	125%	901,205	0.01%	1	0.00%
125%	150%	0	0.00%	0	0.00%
150%		441,380	0.00%	1	0.00%
Total		9,173,757,164	100.00%	71,008	100.00%
Weighted Average LTV		45.51%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,547,834,714	16.87%	33,249	46.82%
100,000	200,000	3,425,076,530	37.34%	23,681	33.35%
200,000	500,000	3,697,178,284	40.30%	13,334	18.78%
500,000		503,667,635	5.49%	744	1.05%
Total		9,173,757,164	100.00%	71,008	100.00%
Average Mortgage		€129,193			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	996,840	0.01%	9	0.01%
12	24	5,873,332	0.06%	48	0.07%
24	36	463,090,356	5.05%	2,230	3.14%
36	48	1,467,123,651	15.99%	7,206	10.15%
48	60	1,478,740,742	16.12%	7,310	10.29%
60	72	959,326,835	10.46%	5,579	7.86%
72		4,798,605,408	52.31%	48,626	68.48%
Total		9,173,757,164	100.00%	71,008	100.00%
Weighted Average		101.86 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	206,751,820	2.25%	8,088	11.39%
5	10	764,722,491	8.34%	11,773	16.58%
10	15	1,248,316,772	13.61%	11,852	16.69%
15	20	1,947,580,014	21.23%	13,180	18.56%
20	25	2,429,583,343	26.48%	13,501	19.01%
25	30	1,850,559,155	20.17%	9,403	13.24%
30	35	726,243,569	7.92%	3,211	4.52%
35		9,173,757,164	100.00%	71,008	100.00%
Total		9,173,757,164	100.00%	71,008	100.00%
Weighted Average		20.13 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	9,118,400,537	99.40%	70,781	99.68%
IO	55,356,628	0.60%	227	0.32%
Total	9,173,757,164	100.00%	71,008	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,689,364,055	72.92%	41,916	59.03%
Variable	1,023,637,731	11.16%	12,385	17.44%
Tracker	1,458,403,332	15.90%	16,656	23.46%
Staff	2,352,046	0.03%	51	0.07%
Total	9,173,757,164	100.00%	71,008	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,554,737,636	38.19%	15,911	37.96%
1	2	1,708,311,646	25.54%	10,225	24.39%
2	3	687,742,864	10.28%	4,592	10.96%
3	5	1,217,105,572	18.19%	7,772	18.54%
5		521,466,337	7.80%	3,416	8.15%
Total		6,689,364,055	100.00%	41,916	100.00%
Weighted Average		2.21 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,066,092,164	98.83%	70,120	98.75%
>0	<1	47,670,742	0.52%	429	0.60%
>=1	<2	47,536,982	0.52%	354	0.50%
>=2	<3	7,714,710	0.08%	60	0.08%
>=3	<6	4,283,220	0.05%	42	0.06%
>=6	<12	324,334	0.00%	2	0.00%
>=12		135,012	0.00%	1	0.00%
Total		9,173,757,164	100.00%	71,008	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,254,435,154	46.38%	29,429	41.44%
Trader Up/Down	2,643,053,143	28.81%	16,079	22.64%
Equity Release/Switcher	1,758,585,142	19.17%	19,452	27.39%
Investment	517,683,725	5.64%	6,048	8.52%
Total	9,173,757,164	100.00%	71,008	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,748,771,625	40.86%	19,759	27.83%
Non Dublin	5,424,985,539	59.14%	51,249	72.17%
Total	9,173,757,164	100.00%	71,008	100.00%