

ACS Pool Stratifications: 30/12/2022

Total Book

Table 1 Summary

Total Property Valuation	€27,620,862,992
Total number of accounts	68,319
Total number of properties	61,618
Aggregate balances of the mortgages	€8,680,970,873.00
Average mortgage balance	€127,065
Weighted Average Current LTV	58.00%
Weighted Average Indexed LTV	44.25%
Aggregate Indexed LTV	31.43%
Weighted Average Seasoning	104.6 months
Weighted Average Remaining Term	19.93 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	965,651,345	11.12%	20,752	30.38%
30%	40%	788,628,005	9.08%	7,729	11.31%
40%	50%	1,040,043,276	11.98%	7,895	11.56%
50%	60%	1,251,423,431	14.42%	8,023	11.74%
60%	70%	1,674,643,902	19.29%	9,383	13.73%
70%	80%	1,828,286,644	21.06%	9,510	13.92%
80%	90%	1,119,761,399	12.90%	4,978	7.29%
90%	95%	7,470,809	0.09%	29	0.04%
95%	100%	3,359,526	0.04%	12	0.02%
100%	125%	1,702,537	0.02%	8	0.01%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		8,680,970,873	100.00%	68,319	100.00%
Weighted Average LTV		58.00%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,824,733,871	21.02%	29,226	42.78%
30%	40%	1,598,342,291	18.41%	11,976	17.53%
40%	50%	1,775,843,991	20.46%	10,950	16.03%
50%	60%	1,737,083,054	20.01%	8,910	13.04%
60%	70%	1,428,916,964	16.46%	6,159	9.02%
70%	80%	301,580,015	3.47%	1,050	1.54%
80%	90%	10,590,977	0.12%	39	0.06%
90%	95%	2,168,499	0.02%	6	0.01%
95%	100%	1,711,210	0.02%	3	0.00%
100%	125%	0	0.00%	0	0.00%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		8,680,970,873	100.00%	68,319	100.00%
Weighted Average LTV		44.25%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,510,602,675	17.40%	32,403	47.43%
100,000	200,000	3,300,221,793	38.02%	22,835	33.42%
200,000	500,000	3,425,942,554	39.46%	12,428	18.19%
500,000		444,203,850	5.12%	653	0.96%
Total		8,680,970,873	100.00%	68,319	100.00%
Average Mortgage		€127,065			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,163,279	0.01%	9	0.01%
12	24	5,229,820	0.06%	42	0.06%
24	36	60,716,739	0.70%	315	0.46%
36	48	1,382,793,691	15.93%	6,832	10.00%
48	60	1,464,310,023	16.87%	7,290	10.67%
60	72	1,028,649,661	11.85%	5,854	8.57%
72		4,738,107,660	54.58%	47,977	70.22%
Total		8,680,970,873	100.00%	68,319	100.00%
Weighted Average		104.6 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	202,868,913	2.34%	7,966	11.66%
5	10	740,192,673	8.53%	11,388	16.67%
10	15	1,225,149,492	14.11%	11,615	17.00%
15	20	1,882,738,963	21.69%	12,822	18.77%
20	25	2,320,802,041	26.73%	13,039	19.09%
25	30	1,689,884,609	19.47%	8,749	12.81%
30	35	619,334,182	7.13%	2,740	4.01%
35		0	0.00%	0	0.00%
Total		8,680,970,873	100.00%	68,319	100.00%
Weighted Average		19.93 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,633,428,860	99.45%	68,129	99.72%
IO	47,542,013	0.55%	190	0.28%
Total	8,680,970,873	100.00%	68,319	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,507,868,242	74.97%	41,767	61.14%
Variable	863,269,321	9.94%	11,185	16.37%
Tracker	1,307,910,597	15.07%	15,323	22.43%
Staff	1,922,713	0.02%	44	0.06%
Total	8,680,970,873	100.00%	68,319	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,096,598,944	32.22%	13,691	32.78%
1	2	1,561,213,133	23.99%	9,562	22.89%
2	3	588,483,793	9.04%	4,248	10.17%
3	5	1,671,184,022	25.68%	10,405	24.91%
5		590,388,350	9.07%	3,861	9.24%
Total		6,507,868,242	100.00%	41,767	100.00%
Weighted Average		2.56 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		8,585,500,316	98.90%	67,498	98.80%
>0	<1	41,139,337	0.47%	374	0.55%
>=1	<2	44,529,597	0.51%	365	0.53%
>=2	<3	5,227,276	0.06%	50	0.07%
>=3	<6	4,253,121	0.05%	29	0.04%
>=6	<12	321,226	0.00%	3	0.00%
>=12		0	0.00%	0	0.00%
Total		8,680,970,873	100.00%	68,319	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,057,336,698	46.74%	28,593	41.85%
Trader Up/Down	2,491,946,362	28.71%	15,480	22.66%
Equity Release/Switcher	1,652,951,291	19.04%	18,573	27.19%
Investment	478,736,522	5.51%	5,673	8.30%
Total	8,680,970,873	100.00%	68,319	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,495,653,710	40.27%	18,795	27.51%
Non Dublin	5,185,317,163	59.73%	49,524	72.49%
Total	8,680,970,873	100.00%	68,319	100.00%