

## ACS Pool Stratifications: 31/03/2020

### Total Book

**Table 1 Summary**

Total Property Valuation	€29,801,546,245
Total number of accounts	89,381
Total number of properties	79,600
Aggregate balances of the mortgages	€12,665,528,633.00
Average mortgage balance	€141,703
Weighted Average Current LTV	62.75%
Weighted Average Indexed LTV	57.88%
Aggregate Indexed LTV	42.50%
Weighted Average Seasoning	75.47 months
Weighted Average Remaining Term	21.89 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,079,725,285	8.52%	22,951	25.68%
30%	40%	912,234,740	7.20%	9,199	10.29%
40%	50%	1,289,041,398	10.18%	9,924	11.10%
50%	60%	1,607,550,674	12.69%	9,995	11.18%
60%	70%	2,077,305,684	16.40%	11,037	12.35%
70%	80%	2,799,849,648	22.11%	13,486	15.09%
80%	90%	2,802,628,503	22.13%	12,426	13.90%
90%	95%	83,762,755	0.66%	310	0.35%
95%	100%	10,193,072	0.08%	33	0.04%
100%	125%	3,236,875	0.03%	20	0.02%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>62.75%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,333,345,553	10.53%	25,852	28.92%
30%	40%	1,215,816,265	9.60%	10,676	11.94%
40%	50%	1,751,781,884	13.83%	12,181	13.63%
50%	60%	2,165,706,483	17.10%	12,740	14.25%
60%	70%	2,288,771,746	18.07%	11,479	12.84%
70%	80%	1,974,298,104	15.59%	8,741	9.78%
80%	90%	1,709,869,277	13.50%	6,764	7.57%
90%	95%	160,213,158	1.26%	664	0.74%
95%	100%	32,536,260	0.26%	152	0.17%
100%	125%	32,602,195	0.26%	129	0.14%
125%	150%	587,709	0.00%	3	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>57.88%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,822,078,854	14.39%	39,000	43.63%
100,000	200,000	4,240,535,274	33.48%	29,056	32.51%
200,000	500,000	5,630,246,701	44.45%	19,878	22.24%
500,000		972,667,804	7.68%	1,447	1.62%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€141,703</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,440,077,121	11.37%	6,236	6.98%
12	24	1,983,756,435	15.66%	8,648	9.68%
24	36	1,730,303,677	13.66%	8,095	9.06%
36	48	1,071,471,604	8.46%	6,037	6.75%
48	60	915,240,978	7.23%	5,801	6.49%
60	72	724,451,142	5.72%	4,978	5.57%
72		4,800,227,676	37.90%	49,586	55.48%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>75.47 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	210,133,531	1.66%	8,375	9.37%
5	10	833,993,583	6.58%	13,083	14.64%
10	15	1,517,528,822	11.98%	14,154	15.84%
15	20	2,113,223,382	16.68%	14,529	16.26%
20	25	3,123,281,971	24.66%	16,571	18.54%
25	30	3,191,661,237	25.20%	15,107	16.90%
30	35	1,675,355,306	13.23%	7,558	8.46%
35		350,801	0.00%	4	0.00%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.89 years</b>			

<b>Table 7 Repayment Type</b>				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,540,299,659	99.01%	88,802	99.35%
IO	125,228,974	0.99%	579	0.65%
<b>Total</b>	<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	8,858,917,301	69.95%	48,656	54.44%
Variable	1,671,372,073	13.20%	19,273	21.56%
Tracker	2,128,385,550	16.80%	21,328	23.86%
Staff	6,853,709	0.05%	124	0.14%
<b>Total</b>	<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,704,174,786	30.52%	15,539	31.94%
1	2	1,883,866,922	21.27%	10,608	21.80%
2	3	1,377,593,315	15.55%	7,676	15.78%
3	5	2,481,431,139	28.01%	12,267	25.21%
5		411,851,140	4.65%	2,566	5.27%
<b>Total</b>		<b>8,858,917,301</b>	<b>100.00%</b>	<b>48,656</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.32 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		12,498,380,547	98.68%	87,938	98.39%
>0	<1	48,793,341	0.39%	468	0.52%
>=1	<2	88,910,823	0.70%	769	0.86%
>=2	<3	18,578,512	0.15%	131	0.15%
>=3	<6	10,296,343	0.08%	70	0.08%
>=6	<12	425,269	0.00%	4	0.00%
>=12		143,797	0.00%	1	0.00%
<b>Total</b>		<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	5,590,425,434	44.14%	35,298	39.49%
Trader Up/Down	3,735,984,605	29.50%	20,063	22.45%
Equity Release/Switcher	2,471,381,719	19.51%	25,461	28.49%
Investment	867,736,875	6.85%	8,559	9.58%
<b>Total</b>	<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	5,416,656,515	42.77%	25,801	28.87%
Non Dublin	7,248,872,117	57.23%	63,580	71.13%
<b>Total</b>	<b>12,665,528,633</b>	<b>100.00%</b>	<b>89,381</b>	<b>100.00%</b>