

## ACS Pool Stratifications, 2016-06-30

### Total Book

**Table 1 Summary**

Total Property Valuation	€21,748,476,995
Total number of accounts	88,228
Total number of properties	76,436
Aggregate balances of the mortgages	€10,678,516,157.98
Average mortgage balance	€121,033
Weighted Average Current LTV	56.70%
Weighted Average Indexed LTV	71.92%
Aggregate Indexed LTV	49.10%
Weighted Average Seasoning	112.37 months
Weighted Average Remaining Term	18.52 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,295,100,200	12.13%	28,183	31.94%
30%	40%	1,044,546,963	9.78%	11,184	12.68%
40%	50%	1,354,407,206	12.68%	11,244	12.74%
50%	60%	1,713,008,342	16.04%	11,421	12.94%
60%	70%	1,983,473,688	18.57%	10,876	12.33%
70%	80%	2,077,832,510	19.46%	9,763	11.07%
80%	90%	1,111,888,178	10.41%	5,222	5.92%
90%	95%	54,441,178	0.51%	202	0.23%
95%	100%	30,683,378	0.29%	95	0.11%
100%	125%	12,821,594	0.12%	35	0.04%
125%	150%	0	0.00%	0	0.00%
150%		312,921	0.00%	3	0.00%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>56.70%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	940,533,241	8.81%	24,511	27.78%
30%	40%	686,178,040	6.43%	8,389	9.51%
40%	50%	905,852,279	8.48%	8,725	9.89%
50%	60%	1,126,921,892	10.55%	8,812	9.99%
60%	70%	1,326,879,062	12.43%	8,828	10.01%
70%	80%	1,413,434,056	13.24%	8,405	9.53%
80%	90%	1,241,791,098	11.63%	6,963	7.89%
90%	95%	540,697,272	5.06%	2,776	3.15%
95%	100%	503,359,172	4.71%	2,412	2.73%
100%	125%	1,763,117,745	16.51%	7,554	8.56%
125%	150%	222,713,196	2.09%	831	0.94%
150%		7,039,104	0.07%	22	0.02%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>71.92%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,937,517,846	18.14%	44,726	50.69%
100,000	200,000	4,075,000,498	38.16%	27,946	31.67%
200,000	500,000	3,963,386,192	37.12%	14,635	16.59%
500,000		702,611,621	6.58%	921	1.04%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€121,033</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	911,384	0.01%	18	0.02%
12	24	21,095,987	0.20%	122	0.14%
24	36	77,339,208	0.72%	447	0.51%
36	48	143,187,619	1.34%	895	1.01%
48	60	438,664,391	4.11%	2,970	3.37%
60	72	628,452,472	5.89%	4,140	4.69%
72		9,368,865,096	87.74%	79,636	90.26%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>112.37 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	252,737,235	2.37%	10,309	11.68%
5	10	1,047,199,183	9.81%	16,417	18.61%
10	15	2,044,937,778	19.15%	18,980	21.51%
15	20	2,605,512,873	24.40%	17,441	19.77%
20	25	2,646,960,630	24.79%	14,295	16.20%
25	30	1,798,112,172	16.84%	9,019	10.22%
30	35	277,153,852	2.60%	1,723	1.95%
35		5,902,434	0.06%	44	0.05%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>18.52 years</b>			

<b>Table 7 Repayment Type</b>				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	10,172,333,619	95.26%	86,084	97.57%
IO	506,182,539	4.74%	2,144	2.43%
<b>Total</b>	<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>

<b>Table 8 Products by Interest Rate Type</b>				
<b>Type</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Fixed	1,356,216,666	12.70%	10,083	11.43%
Variable	2,891,688,769	27.08%	29,718	33.68%
Tracker	6,403,837,446	59.97%	48,084	54.50%
Staff	26,773,278	0.25%	343	0.39%
<b>Total</b>	<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>

<b>Table 9 Fixed Rate Loan Maturity (years)</b>					
<b>&gt;</b>	<b>&lt;=</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
0	1	505,208,752	37.25%	3,708	36.77%
1	2	409,889,597	30.22%	2,917	28.93%
2	3	232,468,755	17.14%	1,710	16.96%
3	5	178,951,123	13.19%	1,473	14.61%
5		29,698,438	2.19%	275	2.73%
<b>Total</b>		<b>1,356,216,666</b>	<b>100.00%</b>	<b>10,083</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.83 years</b>			

<b>Table 10 Arrears Multiple (months)</b>					
		<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
No Arrears		10,535,631,430	98.66%	87,151	98.78%
>0	<1	49,462,262	0.46%	387	0.44%
>=1	<2	83,403,587	0.78%	611	0.69%
>=2	<3	6,298,069	0.06%	61	0.07%
>=3	<6	3,395,072	0.03%	16	0.02%
>=6	<12	325,739	0.00%	2	0.00%
>=12		0	0.00%	0	0.00%
<b>Total</b>		<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>

<b>Table 11 Market Segment</b>				
	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
First Time Buyer	3,614,686,456	33.85%	24,685	27.98%
Trader Up/Down	2,391,922,097	22.40%	13,673	15.50%
Equity Release/Switcher	2,763,364,233	25.88%	35,035	39.71%
Investment	1,908,543,372	17.87%	14,835	16.81%
<b>Total</b>	<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>

<b>Table 12 Geographical Concentration</b>				
<b>County</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Dublin	3,476,291,633	32.55%	19,644	22.27%
Non Dublin	7,202,224,525	67.45%	68,584	77.73%
<b>Total</b>	<b>10,678,516,158</b>	<b>100.00%</b>	<b>88,228</b>	<b>100.00%</b>