

ACS Pool Stratifications, 2016-09-30

Total Book

Table 1 Summary

Total Property Valuation ⁽¹⁾	€20,951,020,121
Total number of accounts	86,905
Total number of properties	75,339
Aggregate balances of the mortgages	€10,419,092,894.09
Average mortgage balance	€119,891
Weighted Average Current LTV	56.20%
Weighted Average Indexed LTV	73.27%
Aggregate Indexed LTV	49.73%
Weighted Average Seasoning	115.22 months
Weighted Average Remaining Term	18.34 years

(1) The property valuation incorporates the new CSO RPPI effective 30th Sept'16.

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,293,111,380	12.41%	28,241	32.50%
30%	40%	1,036,221,420	9.95%	11,140	12.82%
40%	50%	1,342,270,139	12.88%	11,088	12.76%
50%	60%	1,702,148,327	16.34%	11,238	12.93%
60%	70%	1,957,385,954	18.79%	10,723	12.34%
70%	80%	2,015,921,011	19.35%	9,480	10.91%
80%	90%	984,855,233	9.45%	4,698	5.41%
90%	95%	48,404,274	0.46%	185	0.21%
95%	100%	27,916,662	0.27%	83	0.10%
100%	125%	10,858,494	0.10%	29	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,419,092,894	100.00%	86,905	100.00%
Weighted Average LTV		56.20%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	891,826,396	8.56%	23,711	27.28%
30%	40%	665,066,745	6.38%	8,146	9.37%
40%	50%	870,199,270	8.35%	8,430	9.70%
50%	60%	1,109,153,694	10.65%	8,737	10.05%
60%	70%	1,284,075,642	12.32%	8,690	10.00%
70%	80%	1,258,956,667	12.08%	7,684	8.84%
80%	90%	1,115,080,348	10.70%	6,443	7.41%
90%	95%	531,947,948	5.11%	2,843	3.27%
95%	100%	512,268,598	4.92%	2,577	2.97%
100%	125%	1,822,011,874	17.49%	8,176	9.41%
125%	150%	343,536,770	3.30%	1,419	1.63%
150%		14,968,941	0.14%	49	0.06%
Total		10,419,092,894	100.00%	86,905	100.00%
Weighted Average LTV		73.27%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,912,029,938	18.35%	44,326	51.01%
100,000	200,000	4,012,818,993	38.51%	27,559	31.71%
200,000	500,000	3,822,240,239	36.68%	14,137	16.27%
500,000		672,003,725	6.45%	883	1.02%
Total		10,419,092,894	100.00%	86,905	100.00%
Average Mortgage		€119,891			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	554,705	0.01%	11	0.01%
12	24	9,275,339	0.09%	72	0.08%
24	36	66,674,197	0.64%	379	0.44%
36	48	112,509,682	1.08%	709	0.82%
48	60	299,305,314	2.87%	2,039	2.35%
60	72	605,037,817	5.81%	4,064	4.68%
72		9,325,735,840	89.51%	79,631	91.63%
Total		10,419,092,894	100.00%	86,905	100.00%
Weighted Average		115.22 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	255,945,352	2.46%	10,536	12.12%
5	10	1,064,093,497	10.21%	16,435	18.91%
10	15	2,072,489,763	19.89%	19,040	21.91%
15	20	2,557,032,572	24.54%	17,038	19.61%
20	25	2,628,889,908	25.23%	14,227	16.37%
25	30	1,625,097,683	15.60%	8,284	9.53%
30	35	210,823,128	2.02%	1,309	1.51%
35		4,720,991	0.05%	36	0.04%
Total		10,419,092,894	100.00%	86,905	100.00%
Weighted Average		18.34 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	9,946,838,629	95.47%	84,863	97.65%	
IO	472,254,265	4.53%	2,042	2.35%	
Total	10,419,092,894	100.00%	86,905	100.00%	

Table 8 Products by Interest Rate Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed		1,389,870,992	13.34%	10,330	11.89%
Variable		2,751,749,474	26.41%	28,732	33.06%
Tracker		6,252,773,376	60.01%	47,521	54.68%
Staff		24,699,052	0.24%	322	0.37%
Total		10,419,092,894	100.00%	86,905	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	557,343,787	40.10%	3,970	38.43%
1	2	439,723,380	31.64%	3,191	30.89%
2	3	165,532,811	11.91%	1,255	12.15%
3	5	197,490,466	14.21%	1,633	15.81%
5		29,780,547	2.14%	281	2.72%
Total		1,389,870,992	100.00%	10,330	100.00%
Weighted Average		1.80 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,270,249,578	98.57%	85,804	98.73%
>0	<1	57,169,047	0.55%	418	0.48%
>=1	<2	74,802,233	0.72%	565	0.65%
>=2	<3	11,740,227	0.11%	77	0.09%
>=3	<6	4,804,653	0.05%	39	0.04%
>=6	<12	327,155	0.00%	2	0.00%
>=12		0	0.00%	0	0.00%
Total		10,419,092,894	100.00%	86,905	100.00%

Table 11 Market Segment					
		Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer		3,546,892,151	34.04%	24,418	28.10%
Trader Up/Down		2,329,912,722	22.36%	13,439	15.46%
Equity Release/Switcher		2,693,473,692	25.85%	34,477	39.67%
Investment		1,848,814,329	17.74%	14,571	16.77%
Total		10,419,092,894	100.00%	86,905	100.00%

Table 12 Geographical Concentration					
County		Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin		3,387,406,161	32.51%	19,267	22.17%
Non Dublin		7,031,686,734	67.49%	67,638	77.83%
Total		10,419,092,894	100.00%	86,905	100.00%