

ACS Pool Stratifications: 2017-09-30

Total Book

Table 1 Summary

Total Property Valuation	€22,123,051,550
Total number of accounts	75,966
Total number of properties	66,516
Aggregate balances of the mortgages	€9,442,147,294.58
Average mortgage balance	€124,294
Weighted Average Current LTV	60.50%
Weighted Average Indexed LTV	59.99%
Aggregate Indexed LTV	42.68%
Weighted Average Seasoning	87.75 months
Weighted Average Remaining Term	20.54 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	978,503,016	10.36%	21,757	28.64%
30%	40%	791,662,345	8.38%	8,658	11.40%
40%	50%	1,043,176,230	11.05%	8,922	11.74%
50%	60%	1,301,964,128	13.79%	8,817	11.61%
60%	70%	1,514,026,878	16.03%	8,699	11.45%
70%	80%	1,915,631,572	20.29%	9,460	12.45%
80%	90%	1,825,972,607	19.34%	9,386	12.36%
90%	95%	39,009,902	0.41%	158	0.21%
95%	100%	19,942,615	0.21%	59	0.08%
100%	125%	12,170,821	0.13%	49	0.06%
125%	150%	0	0.00%	0	0.00%
150%		87,180	0.00%	1	0.00%
Total		9,442,147,295	100.00%	75,966	100.00%
Weighted Average LTV		60.50%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	974,188,151	10.32%	21,722	28.59%
30%	40%	815,277,082	8.63%	8,390	11.04%
40%	50%	1,186,613,772	12.57%	9,244	12.17%
50%	60%	1,480,741,045	15.68%	9,762	12.85%
60%	70%	1,861,388,731	19.71%	10,782	14.19%
70%	80%	1,639,043,320	17.36%	8,506	11.20%
80%	90%	733,652,210	7.77%	4,014	5.28%
90%	95%	192,455,794	2.04%	1,019	1.34%
95%	100%	154,418,656	1.64%	763	1.00%
100%	125%	372,606,805	3.95%	1,636	2.15%
125%	150%	30,877,461	0.33%	126	0.17%
150%		884,268	0.01%	2	0.00%
Total		9,442,147,295	100.00%	75,966	100.00%
Weighted Average LTV		59.99%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,722,062,886	18.24%	37,920	49.92%
100,000	200,000	3,550,107,945	37.60%	24,500	32.25%
200,000	500,000	3,471,771,875	36.77%	12,561	16.54%
500,000		698,204,589	7.39%	985	1.30%
Total		9,442,147,295	100.00%	75,966	100.00%
Average Mortgage		€124,294			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	641,036,365	6.79%	3,152	4.15%
12	24	1,158,167,627	12.27%	6,231	8.20%
24	36	1,013,859,647	10.74%	5,915	7.79%
36	48	480,159,409	5.09%	3,004	3.95%
48	60	114,643,326	1.21%	781	1.03%
60	72	405,690,768	4.30%	2,949	3.88%
72		5,628,590,153	59.61%	53,934	71.00%
Total		9,442,147,295	100.00%	75,966	100.00%
Weighted Average		87.75 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	193,679,587	2.05%	8,127	10.70%
5	10	811,471,376	8.59%	12,521	16.48%
10	15	1,533,153,087	16.24%	14,559	19.17%
15	20	1,760,447,098	18.64%	12,696	16.71%
20	25	2,162,887,136	22.91%	12,294	16.18%
25	30	2,060,596,699	21.82%	10,598	13.95%
30	35	916,508,291	9.71%	5,148	6.78%
35		3,404,021	0.04%	23	0.03%
Total		9,442,147,295	100.00%	75,966	100.00%
Weighted Average		20.54 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	9,052,503,299	95.87%	74,265	97.76%	
IO	389,643,996	4.13%	1,701	2.24%	
Total	9,442,147,295	100.00%	75,966	100.00%	

Table 8 Products by Interest Rate Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Fixed	4,074,436,867	43.15%	24,389	32.11%	
Variable	3,187,501,654	33.76%	31,983	42.10%	
Tracker (Note 1)	2,157,535,243	22.85%	19,297	25.40%	
Staff	22,673,532	0.24%	297	0.39%	
Total	9,442,147,295	100.00%	75,966	100.00%	

Note 1: In Q3 2017 Tracker mortgages to the value of €3.6bn were replaced with other qualifying mortgages.

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,181,235,140	28.99%	7,230	29.64%
1	2	1,021,709,612	25.08%	5,921	24.28%
2	3	1,207,777,734	29.64%	6,997	28.69%
3	5	587,681,820	14.42%	3,652	14.97%
5		76,032,561	1.87%	589	2.42%
Total		4,074,436,867	100.00%	24,389	100.00%
Weighted Average		2.04 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,316,593,421	98.67%	75,004	98.73%
>0	<1	50,515,348	0.53%	397	0.52%
>=1	<2	67,023,357	0.71%	501	0.66%
>=2	<3	5,667,797	0.06%	45	0.06%
>=3	<6	2,347,372	0.02%	19	0.03%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		9,442,147,295	100.00%	75,966	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,630,300,134	38.45%	25,891	34.08%
Trader Up/Down	2,577,374,562	27.30%	14,417	18.98%
Equity Release/Switcher	2,027,434,370	21.47%	25,616	33.72%
Investment	1,207,038,228	12.78%	10,042	13.22%
Total	9,442,147,295	100.00%	75,966	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,606,394,150	38.19%	19,429	25.58%
Non Dublin	5,835,753,144	61.81%	56,537	74.42%
Total	9,442,147,295	100.00%	75,966	100.00%