

ACS Pool Stratifications: 2018-03-31

Total Book

Table 1 Summary

Total Property Valuation	€25,085,744,422
Total number of accounts	80,982
Total number of properties	70,820
Aggregate balances of the mortgages	€10,501,930,590.16
Average mortgage balance	€129,682
Weighted Average Current LTV	61.33%
Weighted Average Indexed LTV	57.84%
Aggregate Indexed LTV	41.86%
Weighted Average Seasoning	83.19 months
Weighted Average Remaining Term	21.01 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,015,515,165	9.67%	22,248	27.47%
30%	40%	819,329,646	7.80%	8,791	10.86%
40%	50%	1,151,294,895	10.96%	9,430	11.64%
50%	60%	1,406,377,643	13.39%	9,325	11.51%
60%	70%	1,684,852,364	16.04%	9,485	11.71%
70%	80%	2,245,918,109	21.39%	10,944	13.51%
80%	90%	2,109,403,369	20.09%	10,489	12.95%
90%	95%	35,421,503	0.34%	148	0.18%
95%	100%	25,000,357	0.24%	86	0.11%
100%	125%	8,817,539	0.08%	36	0.04%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,501,930,590	100.00%	80,982	100.00%
Weighted Average LTV		61.33%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,109,853,448	10.57%	23,271	28.74%
30%	40%	980,137,735	9.33%	9,469	11.69%
40%	50%	1,417,414,535	13.50%	10,371	12.81%
50%	60%	1,829,055,242	17.42%	11,571	14.29%
60%	70%	2,153,229,835	20.50%	11,736	14.49%
70%	80%	1,696,010,111	16.15%	8,380	10.35%
80%	90%	822,159,772	7.83%	3,967	4.90%
90%	95%	147,497,939	1.40%	693	0.86%
95%	100%	116,559,109	1.11%	536	0.66%
100%	125%	221,168,557	2.11%	958	1.18%
125%	150%	8,844,307	0.08%	30	0.04%
150%		0	0.00%	0	0.00%
Total		10,501,930,590	100.00%	80,982	100.00%
Weighted Average LTV		57.84%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,793,547,003	17.08%	39,003	48.16%
100,000	200,000	3,800,090,123	36.18%	26,175	32.32%
200,000	500,000	4,069,089,384	38.75%	14,602	18.03%
500,000		839,204,080	7.99%	1,202	1.48%
Total		10,501,930,590	100.00%	80,982	100.00%
Average Mortgage		€129,682			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,078,952,484	10.27%	4,774	5.90%
12	24	1,280,445,562	12.19%	6,589	8.14%
24	36	1,154,304,228	10.99%	6,561	8.10%
36	48	908,567,190	8.65%	5,657	6.99%
48	60	222,791,793	2.12%	1,478	1.83%
60	72	200,993,484	1.91%	1,415	1.75%
72		5,655,875,849	53.86%	54,508	67.31%
Total		10,501,930,590	100.00%	80,982	100.00%
Weighted Average		83.19 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	202,566,851	1.93%	8,185	10.11%
5	10	818,017,772	7.79%	12,612	15.57%
10	15	1,566,751,823	14.92%	14,649	18.09%
15	20	1,847,781,745	17.59%	13,312	16.44%
20	25	2,411,331,246	22.96%	13,550	16.73%
25	30	2,505,548,070	23.86%	12,550	15.50%
30	35	1,147,422,087	10.93%	6,108	7.54%
35		2,510,996	0.02%	16	0.02%
Total		10,501,930,590	100.00%	80,982	100.00%
Weighted Average		21.01 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,145,908,536	96.61%	79,435	98.09%	
IO	356,022,054	3.39%	1,547	1.91%	
Total	10,501,930,590	100.00%	80,982	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	5,491,644,366	52.29%	31,864	39.35%
Variable	2,576,612,494	24.53%	26,687	32.95%
Tracker	2,417,970,631	23.02%	22,205	27.42%
Staff	15,703,099	0.15%	226	0.28%
Total	10,501,930,590	100.00%	80,982	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,455,341,073	26.50%	8,819	27.68%
1	2	1,488,086,944	27.10%	8,490	26.64%
2	3	1,411,287,948	25.70%	7,693	24.14%
3	5	984,237,206	17.92%	5,789	18.17%
5		152,691,194	2.78%	1,073	3.37%
Total		5,491,644,366	100.00%	31,864	100.00%
Weighted Average		2.19 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,365,329,136	98.70%	79,873	98.63%
>0	<1	47,128,098	0.45%	420	0.52%
>=1	<2	77,212,108	0.74%	606	0.75%
>=2	<3	7,068,634	0.07%	43	0.05%
>=3	<6	5,044,698	0.05%	38	0.05%
>=6	<12	146,797	0.00%	1	0.00%
>=12		1,119	0.00%	1	0.00%
Total		10,501,930,590	100.00%	80,982	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,083,292,805	38.88%	28,123	34.73%
Trader Up/Down	3,038,037,750	28.93%	16,573	20.47%
Equity Release/Switcher	2,209,740,056	21.04%	26,335	32.52%
Investment	1,170,859,980	11.15%	9,951	12.29%
Total	10,501,930,590	100.00%	80,982	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,238,558,366	40.36%	21,827	26.95%
Non Dublin	6,263,372,224	59.64%	59,155	73.05%
Total	10,501,930,590	100.00%	80,982	100.00%