

ACS Pool Stratifications: 2018-06-30

Total Book

Table 1 Summary

Total Property Valuation	€24,955,167,229
Total number of accounts	79,735
Total number of properties	69,751
Aggregate balances of the mortgages	€10,249,682,920.16
Average mortgage balance	€128,547
Weighted Average Current LTV	60.89%
Weighted Average Indexed LTV	56.55%
Aggregate Indexed LTV	41.07%
Weighted Average Seasoning	85.93 months
Weighted Average Remaining Term	20.85 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,011,657,222	9.87%	22,166	27.80%
30%	40%	817,915,079	7.98%	8,717	10.93%
40%	50%	1,147,566,025	11.20%	9,428	11.82%
50%	60%	1,379,983,462	13.46%	9,146	11.47%
60%	70%	1,678,441,417	16.38%	9,450	11.85%
70%	80%	2,166,212,337	21.13%	10,679	13.39%
80%	90%	1,985,348,940	19.37%	9,903	12.42%
90%	95%	32,047,880	0.31%	138	0.17%
95%	100%	22,318,745	0.22%	75	0.09%
100%	125%	8,191,814	0.08%	33	0.04%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		10,249,682,920	100.00%	79,735	100.00%
Weighted Average LTV		60.89%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,137,275,063	11.10%	23,580	29.57%
30%	40%	1,014,665,085	9.90%	9,692	12.16%
40%	50%	1,463,572,486	14.28%	10,636	13.34%
50%	60%	1,879,649,805	18.34%	11,756	14.74%
60%	70%	2,127,116,987	20.75%	11,448	14.36%
70%	80%	1,555,980,069	15.18%	7,675	9.63%
80%	90%	667,091,778	6.51%	3,147	3.95%
90%	95%	132,986,113	1.30%	628	0.79%
95%	100%	103,114,644	1.01%	460	0.58%
100%	125%	163,280,666	1.59%	698	0.88%
125%	150%	4,950,224	0.05%	15	0.02%
150%		0	0.00%	0	0.00%
Total		10,249,682,920	100.00%	79,735	100.00%
Weighted Average LTV		56.55%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,776,983,212	17.34%	38,646	48.47%
100,000	200,000	3,746,674,468	36.55%	25,820	32.38%
200,000	500,000	3,931,141,100	38.35%	14,126	17.72%
500,000		794,884,140	7.76%	1,143	1.43%
Total		10,249,682,920	100.00%	79,735	100.00%
Average Mortgage		€128,547			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	686,753,630	6.70%	3,057	3.83%
12	24	1,354,124,044	13.21%	6,690	8.39%
24	36	1,188,321,646	11.59%	6,665	8.36%
36	48	938,248,373	9.15%	5,835	7.32%
48	60	356,384,290	3.48%	2,345	2.94%
60	72	145,715,213	1.42%	1,006	1.26%
72		5,580,135,723	54.44%	54,137	67.90%
Total		10,249,682,920	100.00%	79,735	100.00%
Weighted Average		85.93 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	201,346,911	1.96%	8,213	10.30%
5	10	808,977,761	7.89%	12,534	15.72%
10	15	1,537,435,210	15.00%	14,368	18.02%
15	20	1,796,003,956	17.52%	13,066	16.39%
20	25	2,367,558,027	23.10%	13,370	16.77%
25	30	2,431,602,939	23.72%	12,271	15.39%
30	35	1,104,637,920	10.78%	5,900	7.40%
35		2,120,197	0.02%	13	0.02%
Total		10,249,682,920	100.00%	79,735	100.00%
Weighted Average		20.85 years			

Table 7 Repayment Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest		9,922,643,293	96.81%	78,277	98.17%
IO		327,039,627	3.19%	1,458	1.83%
Total		10,249,682,920	100.00%	79,735	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	5,507,182,221	53.73%	32,422	40.66%
Variable	2,364,156,310	23.07%	25,033	31.40%
Tracker	2,364,010,259	23.06%	22,072	27.68%
Staff	14,334,130	0.14%	208	0.26%
Total	10,249,682,920	100.00%	79,735	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,395,576,620	25.34%	8,456	26.08%
1	2	1,811,424,454	32.89%	10,202	31.47%
2	3	1,039,689,517	18.88%	6,046	18.65%
3	5	1,079,419,725	19.60%	6,456	19.91%
5		181,071,903	3.29%	1,262	3.89%
Total		5,507,182,221	100.00%	32,422	100.00%
Weighted Average		2.19 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,115,130,732	98.69%	78,676	98.67%
>0	<1	50,434,565	0.49%	406	0.51%
>=1	<2	74,768,313	0.73%	569	0.71%
>=2	<3	6,415,807	0.06%	55	0.07%
>=3	<6	2,484,934	0.02%	23	0.03%
>=6	<12	344,327	0.00%	2	0.00%
>=12		104,243	0.00%	4	0.01%
Total		10,249,682,920	100.00%	79,735	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,004,218,156	39.07%	27,789	34.85%
Trader Up/Down	2,951,343,856	28.79%	16,302	20.45%
Equity Release/Switcher	2,171,896,267	21.19%	25,952	32.55%
Investment	1,122,224,641	10.95%	9,692	12.16%
Total	10,249,682,920	100.00%	79,735	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,130,348,201	40.30%	21,472	26.93%
Non Dublin	6,119,334,719	59.70%	58,263	73.07%
Total	10,249,682,920	100.00%	79,735	100.00%