

## ACS Pool Stratifications: 2017-06-30

### Total Book

**Table 1 Summary**

Total Property Valuation	€21,206,684,964
Total number of accounts	82,807
Total number of properties	72,004
Aggregate balances of the mortgages	€9,674,309,308.74
Average mortgage balance	€116,830
Weighted Average Current LTV	54.81%
Weighted Average Indexed LTV	67.43%
Aggregate Indexed LTV	45.62%
Weighted Average Seasoning	123.76 months
Weighted Average Remaining Term	17.86 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,274,672,134	13.18%	28,014	33.83%
30%	40%	1,022,862,312	10.57%	10,850	13.10%
40%	50%	1,331,976,957	13.77%	10,902	13.17%
50%	60%	1,646,649,608	17.02%	10,811	13.06%
60%	70%	1,872,962,640	19.36%	10,130	12.23%
70%	80%	1,787,002,715	18.47%	8,520	10.29%
80%	90%	678,345,731	7.01%	3,371	4.07%
90%	95%	33,938,712	0.35%	134	0.16%
95%	100%	19,494,401	0.20%	53	0.06%
100%	125%	6,404,099	0.07%	22	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>54.81%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	980,896,963	10.14%	24,773	29.92%
30%	40%	723,172,503	7.48%	8,426	10.18%
40%	50%	963,574,756	9.96%	8,916	10.77%
50%	60%	1,210,035,903	12.51%	8,918	10.77%
60%	70%	1,325,980,048	13.71%	8,570	10.35%
70%	80%	1,184,986,099	12.25%	7,124	8.60%
80%	90%	1,055,402,188	10.91%	5,809	7.02%
90%	95%	491,456,813	5.08%	2,458	2.97%
95%	100%	406,447,730	4.20%	1,908	2.30%
100%	125%	1,252,470,966	12.95%	5,588	6.75%
125%	150%	77,286,692	0.80%	308	0.37%
150%		2,598,648	0.03%	9	0.01%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>67.43%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
0	100,000	1,845,683,550	19.08%	42,896	51.80%
100,000	200,000	3,845,248,929	39.75%	26,491	31.99%
200,000	500,000	3,405,074,237	35.20%	12,657	15.28%
500,000		578,302,592	5.98%	763	0.92%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€116,830</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
0	12	1,475,675	0.02%	12	0.01%
12	24	2,414,092	0.02%	32	0.04%
24	36	19,051,933	0.20%	118	0.14%
36	48	70,441,004	0.73%	426	0.51%
48	60	128,651,498	1.33%	848	1.02%
60	72	399,980,838	4.13%	2,809	3.39%
72		9,052,294,268	93.57%	78,562	94.87%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>123.76 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
0	5	250,761,949	2.59%	10,396	12.55%
5	10	1,063,097,762	10.99%	16,352	19.75%
10	15	2,092,291,196	21.63%	18,911	22.84%
15	20	2,399,673,235	24.80%	16,164	19.52%
20	25	2,592,293,015	26.80%	13,985	16.89%
25	30	1,142,408,919	11.81%	6,184	7.47%
30	35	129,743,791	1.34%	787	0.95%
35		4,039,442	0.04%	28	0.03%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>17.86 years</b>			

<b>Table 7 Repayment Type</b>					
Type	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>	
Principal and Interest	9,283,061,764	95.96%	81,119	97.96%	
IO	391,247,544	4.04%	1,688	2.04%	
<b>Total</b>	<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>	

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,530,891,187	15.82%	11,441	13.82%
Variable	2,275,283,573	23.52%	25,051	30.25%
Tracker	5,851,349,741	60.48%	46,059	55.62%
Staff	16,784,807	0.17%	256	0.31%
<b>Total</b>	<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>

**Table 9 Fixed Rate Loan Maturity (years)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	550,621,838	35.97%	4,012	35.07%
1	2	304,112,406	19.87%	2,367	20.69%
2	3	427,881,960	27.95%	2,979	26.04%
3	5	213,707,902	13.96%	1,760	15.38%
5		34,567,081	2.26%	323	2.82%
<b>Total</b>		<b>1,530,891,187</b>	<b>100.00%</b>	<b>11,441</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.90 years</b>			

**Table 10 Arrears Multiple (months)**

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,540,140,301	98.61%	81,790	98.77%
>0	<1	53,033,221	0.55%	398	0.48%
>=1	<2	68,699,125	0.71%	538	0.65%
>=2	<3	8,886,997	0.09%	55	0.07%
>=3	<6	2,618,234	0.03%	21	0.03%
>=6	<12	171,875	0.00%	1	0.00%
>=12		759,556	0.01%	4	0.00%
<b>Total</b>		<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,354,156,821	34.67%	23,578	28.47%
Trader Up/Down	2,163,323,392	22.36%	12,851	15.52%
Equity Release/Switcher	2,488,640,065	25.72%	32,712	39.50%
Investment	1,668,189,030	17.24%	13,666	16.50%
<b>Total</b>	<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,125,356,894	32.31%	18,235	22.02%
Non Dublin	6,548,952,415	67.69%	64,572	77.98%
<b>Total</b>	<b>9,674,309,309</b>	<b>100.00%</b>	<b>82,807</b>	<b>100.00%</b>