

ACS Pool Stratifications: 2017-03-31	
Total Book	
Table 1 Summary	
Total Property Valuation	€21,120,272,396
Total number of accounts	84,165
Total number of properties	73,098
Aggregate balances of the mortgages	€9,919,935,648.62
Average mortgage balance	€117,863
Weighted Average Current LTV	55.29%
Weighted Average Indexed LTV	69.34%
Aggregate Indexed LTV	46.97%
Weighted Average Seasoning	120.96 months
Weighted Average Remaining Term	18.01 years

Table 2 Current LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,279,602,962	12.90%	28,120	33.41%
30%	40%	1,033,628,740	10.42%	10,982	13.05%
40%	50%	1,329,678,035	13.40%	10,938	13.00%
50%	60%	1,662,649,600	16.76%	10,920	12.97%
60%	70%	1,902,152,623	19.18%	10,349	12.30%
70%	80%	1,870,860,393	18.86%	8,864	10.53%
80%	90%	771,250,771	7.77%	3,751	4.46%
90%	95%	40,102,427	0.40%	160	0.19%
95%	100%	21,581,709	0.22%	59	0.07%
100%	125%	8,428,389	0.08%	22	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>55.29%</b>			

Table 3 Indexed LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	952,176,114	9.60%	24,433	29.03%
30%	40%	699,785,820	7.05%	8,328	9.89%
40%	50%	937,167,230	9.45%	8,803	10.46%
50%	60%	1,181,520,379	11.91%	8,875	10.54%
60%	70%	1,306,724,316	13.17%	8,571	10.18%
70%	80%	1,222,124,948	12.32%	7,392	8.78%
80%	90%	1,067,403,205	10.76%	5,967	7.09%
90%	95%	508,909,179	5.13%	2,603	3.09%
95%	100%	454,288,512	4.58%	2,184	2.59%
100%	125%	1,441,248,603	14.53%	6,413	7.62%
125%	150%	143,001,442	1.44%	581	0.69%
150%		5,585,900	0.06%	15	0.02%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>69.34%</b>			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,871,490,726	18.87%	43,458	51.63%
100,000	200,000	3,889,922,054	39.21%	26,755	31.79%
200,000	500,000	3,544,449,692	35.73%	13,145	15.62%
500,000		614,073,176	6.19%	807	0.96%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€117,863</b>			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	1,179,284	0.01%	9	0.01%
12	24	2,013,691	0.02%	32	0.04%
24	36	33,858,975	0.34%	199	0.24%
36	48	79,292,322	0.80%	496	0.59%
48	60	152,679,298	1.54%	994	1.18%
60	72	512,841,134	5.17%	3,602	4.28%
72		9,138,070,945	92.12%	78,833	93.66%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>120.96 months</b>			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	251,427,894	2.53%	10,436	12.40%
5	10	1,067,468,691	10.76%	16,433	19.52%
10	15	2,101,429,930	21.18%	19,057	22.64%
15	20	2,447,295,038	24.67%	16,429	19.52%
20	25	2,613,666,448	26.35%	14,064	16.71%
25	30	1,287,724,986	12.98%	6,818	8.10%
30	35	146,797,962	1.48%	896	1.06%
35		4,124,699	0.04%	32	0.04%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>18.01 years</b>			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	9,491,163,006	95.68%	82,313	97.80%
IO	428,772,643	4.32%	1,852	2.20%
<b>Total</b>	<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,512,795,984	15.25%	11,295	13.42%
Variable	2,388,042,851	24.07%	25,959	30.84%
Tracker	5,999,814,286	60.48%	46,633	55.41%
Staff	19,282,527	0.19%	278	0.33%
<b>Total</b>	<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	519,098,557	34.31%	3,775	33.42%
1	2	400,947,488	26.50%	3,013	26.68%
2	3	338,107,741	22.35%	2,402	21.27%
3	5	220,825,646	14.60%	1,794	15.88%
5		33,816,552	2.24%	311	2.75%
<b>Total</b>		<b>1,512,795,984</b>	<b>100.00%</b>	<b>11,295</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.92 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,754,275,586	98.33%	82,938	98.54%
>0	<1	53,553,493	0.54%	416	0.49%
>=1	<2	98,480,358	0.99%	723	0.86%
>=2	<3	8,647,455	0.09%	55	0.07%
>=3	<6	4,929,569	0.05%	31	0.04%
>=6	<12	49,188	0.00%	2	0.00%
>=12		0	0.00%	0	0.00%
<b>Total</b>		<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,417,121,695	34.45%	23,856	28.34%
Trader Up/Down	2,219,061,297	22.37%	13,046	15.50%
Equity Release/Switcher	2,552,778,122	25.73%	33,305	39.57%
Investment	1,730,974,535	17.45%	13,958	16.58%
<b>Total</b>	<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,214,125,170	32.40%	18,605	22.11%
Non Dublin	6,705,810,479	67.60%	65,560	77.89%
<b>Total</b>	<b>9,919,935,649</b>	<b>100.00%</b>	<b>84,165</b>	<b>100.00%</b>