

ACS Pool Stratifications: 2016-12-31	
Total Book	
Table 1 Summary	
Total Property Valuation ¹	€21,285,631,393
Total number of accounts	85,534
Total number of properties	74,210
Aggregate balances of the mortgages	€10,166,223,552.35
Average mortgage balance	€118,856
Weighted Average Current LTV	56.06%
Weighted Average Indexed LTV	70.70%
Aggregate Indexed LTV	47.76%
Weighted Average Seasoning	118.10 months
Weighted Average Remaining Term	18.17 years

(1) The property valuation incorporates the new CSO RPPI effective 30th Sept'16.

Table 2 Current LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,281,415,704	12.60%	28,156	32.92%
30%	40%	1,032,197,533	10.15%	11,087	12.96%
40%	50%	1,338,704,977	13.17%	10,980	12.84%
50%	60%	1,674,090,594	16.47%	11,055	12.92%
60%	70%	1,929,063,910	18.98%	10,523	12.30%
70%	80%	1,942,498,278	19.11%	9,182	10.73%
80%	90%	884,294,775	8.70%	4,244	4.96%
90%	95%	47,276,542	0.47%	183	0.21%
95%	100%	24,717,643	0.24%	70	0.08%
100%	125%	8,794,023	0.09%	24	0.03%
125%	150%	134,725	0.00%	1	0.00%
150%		3,034,849	0.03%	29	0.03%
Total		10,166,223,552	100.00%	85,534	100.00%
Weighted Average LTV		56.06%			

Table 3 Indexed LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	943,831,510	9.28%	24,366	28.49%
30%	40%	692,296,245	6.81%	8,301	9.70%
40%	50%	925,537,042	9.10%	8,706	10.18%
50%	60%	1,183,933,988	11.65%	8,964	10.48%
60%	70%	1,320,348,399	12.99%	8,712	10.19%
70%	80%	1,227,761,653	12.08%	7,449	8.71%
80%	90%	1,108,457,756	10.90%	6,211	7.26%
90%	95%	519,771,496	5.11%	2,709	3.17%
95%	100%	486,678,332	4.79%	2,350	2.75%
100%	125%	1,560,056,531	15.35%	6,946	8.12%
125%	150%	188,449,705	1.85%	772	0.90%
150%		9,100,895	0.09%	48	0.06%
Total		10,166,223,552	100.00%	85,534	100.00%
Weighted Average LTV		70.70%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,889,130,142	18.58%	43,892	51.32%
100,000	200,000	3,953,627,676	38.89%	27,170	31.77%
200,000	500,000	3,677,843,326	36.18%	13,621	15.92%
500,000		645,622,409	6.35%	851	0.99%
Total		10,166,223,552	100.00%	85,534	100.00%
Average Mortgage		€118,856			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	802,591	0.01%	6	0.01%
12	24	3,376,575	0.03%	44	0.05%
24	36	54,864,713	0.54%	323	0.38%
36	48	74,258,763	0.73%	479	0.56%
48	60	201,173,470	1.98%	1,306	1.53%
60	72	582,658,376	5.73%	4,015	4.69%
72		9,249,089,063	90.98%	79,361	92.78%
Total		10,166,223,552	100.00%	85,534	100.00%
Weighted Average		118.10 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	260,642,926	2.56%	10,620	12.42%
5	10	1,074,049,850	10.56%	16,462	19.25%
10	15	2,091,296,167	20.57%	19,065	22.29%
15	20	2,509,968,860	24.69%	16,737	19.57%
20	25	2,625,425,252	25.82%	14,144	16.54%
25	30	1,435,374,729	14.12%	7,457	8.72%
30	35	165,326,390	1.63%	1,017	1.19%
35		4,139,377	0.04%	32	0.04%
Total		10,166,223,552	100.00%	85,534	100.00%
Weighted Average		18.17 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	9,713,729,708	95.55%	83,575	97.71%
IO	452,493,844	4.45%	1,959	2.29%
Total	10,166,223,552	100.00%	85,534	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,427,869,758	14.05%	10,593	12.38%
Variable	2,609,451,813	25.67%	27,698	32.38%
Tracker	6,106,564,921	60.07%	46,943	54.88%
Staff	22,337,060	0.22%	300	0.35%
Total	10,166,223,552	100.00%	85,534	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	498,876,318	34.94%	3,593	33.92%
1	2	466,593,998	32.68%	3,371	31.82%
2	3	214,774,793	15.04%	1,560	14.73%
3	5	215,511,311	15.09%	1,773	16.74%
5		32,113,339	2.25%	296	2.79%
Total		1,427,869,758	100.00%	10,593	100.00%
Weighted Average		1.87 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,040,785,016	98.77%	84,585	98.89%
>0	<1	47,633,200	0.47%	361	0.42%
>=1	<2	65,336,669	0.64%	499	0.58%
>=2	<3	6,486,119	0.06%	53	0.06%
>=3	<6	4,437,744	0.04%	28	0.03%
>=6	<12	1,130,191	0.01%	5	0.01%
>=12		414,614	0.00%	3	0.00%
Total		10,166,223,552	100.00%	85,534	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,482,516,684	34.26%	24,142	28.23%
Trader Up/Down	2,270,075,303	22.33%	13,231	15.47%
Equity Release/Switcher	2,623,527,772	25.81%	33,888	39.62%
Investment	1,790,103,793	17.61%	14,273	16.69%
Total	10,166,223,552	100.00%	85,534	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,301,604,317	32.48%	18,930	22.13%
Non Dublin	6,864,619,235	67.52%	66,604	77.87%
Total	10,166,223,552	100.00%	85,534	100.00%