

<b>ACS Pool Stratifications: 2017-12-31</b>	
<b>Total Book</b>	
<b>Table 1 Summary</b>	
Total Property Valuation	€22,482,633,277
Total number of accounts	74,938
Total number of properties	65,585
Aggregate balances of the mortgages	€9,217,848,938.29
Average mortgage balance	€123,006
Weighted Average Current LTV	60.03%
Weighted Average Indexed LTV	57.76%
Aggregate Indexed LTV	41.00%
Weighted Average Seasoning	91.41 months
Weighted Average Remaining Term	20.34 years

<b>Table 2 Current LTV (%)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	980,932,346	10.64%	21,901	29.23%
30%	40%	781,219,105	8.48%	8,549	11.41%
40%	50%	1,049,035,004	11.38%	8,927	11.91%
50%	60%	1,283,004,225	13.92%	8,697	11.61%
60%	70%	1,484,095,856	16.10%	8,507	11.35%
70%	80%	1,872,658,823	20.32%	9,306	12.42%
80%	90%	1,704,991,761	18.50%	8,825	11.78%
90%	95%	32,417,094	0.35%	129	0.17%
95%	100%	19,905,264	0.22%	60	0.08%
100%	125%	9,589,462	0.10%	37	0.05%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>60.03%</b>			

<b>Table 3 Indexed LTV (%)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,026,856,192	11.14%	22,464	29.98%
30%	40%	871,094,264	9.45%	8,787	11.73%
40%	50%	1,266,027,869	13.73%	9,598	12.81%
50%	60%	1,581,186,126	17.15%	10,243	13.67%
60%	70%	1,856,891,166	20.14%	10,515	14.03%
70%	80%	1,448,615,791	15.72%	7,552	10.08%
80%	90%	589,319,417	6.39%	3,122	4.17%
90%	95%	161,495,010	1.75%	824	1.10%
95%	100%	132,929,659	1.44%	601	0.80%
100%	125%	268,640,330	2.91%	1,174	1.57%
125%	150%	14,793,114	0.16%	58	0.08%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>57.76%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,714,476,904	18.60%	37,821	50.47%
100,000	200,000	3,474,589,716	37.69%	24,003	32.03%
200,000	500,000	3,356,838,065	36.42%	12,164	16.23%
500,000		671,944,254	7.29%	950	1.27%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€123,006</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	222,822,993	2.42%	1,050	1.40%
12	24	1,079,555,276	11.71%	5,713	7.62%
24	36	1,066,795,663	11.57%	6,067	8.10%
36	48	829,896,570	9.00%	5,096	6.80%
48	60	92,179,981	1.00%	617	0.82%
60	72	258,235,903	2.80%	1,838	2.45%
72		5,668,362,553	61.49%	54,557	72.80%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>91.41 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	203,729,152	2.21%	8,296	11.07%
5	10	805,409,064	8.74%	12,491	16.67%
10	15	1,511,030,702	16.39%	14,327	19.12%
15	20	1,725,932,344	18.72%	12,518	16.70%
20	25	2,106,361,921	22.85%	12,060	16.09%
25	30	1,988,316,671	21.57%	10,301	13.75%
30	35	874,058,749	9.48%	4,925	6.57%
35		3,010,335	0.03%	20	0.03%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>20.34 years</b>			

<b>Table 7 Repayment Type</b>					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	8,858,241,967	96.10%	73,365	97.90%	
IO	359,606,971	3.90%	1,573	2.10%	
<b>Total</b>	<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	4,000,535,704	43.40%	23,796	31.75%
Variable	2,937,516,365	31.87%	29,939	39.95%
Tracker	2,261,243,781	24.53%	20,949	27.96%
Staff	18,553,088	0.20%	254	0.34%
<b>Total</b>	<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,360,558,058	34.01%	8,076	33.94%
1	2	1,061,615,763	26.54%	6,089	25.59%
2	3	946,669,887	23.66%	5,611	23.58%
3	5	551,473,446	13.78%	3,413	14.34%
5		80,218,549	2.01%	607	2.55%
<b>Total</b>		<b>4,000,535,704</b>	<b>100.00%</b>	<b>23,796</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.91 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,084,674,780	98.56%	73,911	98.63%
>0	<1	50,970,843	0.55%	377	0.50%
>=1	<2	71,403,275	0.77%	584	0.78%
>=2	<3	6,013,120	0.07%	42	0.06%
>=3	<6	3,546,787	0.04%	19	0.03%
>=6	<12	961,574	0.01%	4	0.01%
>=12		278,559	0.00%	1	0.00%
<b>Total</b>		<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,552,061,852	38.53%	25,531	34.07%
Trader Up/Down	2,500,868,415	27.13%	14,152	18.88%
Equity Release/Switcher	2,002,878,632	21.73%	25,444	33.95%
Investment	1,162,040,039	12.61%	9,811	13.09%
<b>Total</b>	<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,522,182,829	38.21%	19,160	25.57%
Non Dublin	5,695,666,109	61.79%	55,778	74.43%
<b>Total</b>	<b>9,217,848,938</b>	<b>100.00%</b>	<b>74,938</b>	<b>100.00%</b>