

ACS Pool Stratifications, 2016-03-31

Total Book

Table 1 Summary

Total Property Valuation	€22,125,017,007
Total number of accounts	90,202
Total number of properties	78,064
Aggregate balances of the mortgages	€10,946,818,408
Average mortgage balance	€121,359
Weighted Average Current LTV	57.14%
Weighted Average Indexed LTV	72.68%
Aggregate Indexed LTV	49.48%
Weighted Average Seasoning	109.47 months
Weighted Average Remaining Term	18.65 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,300,734,532	11.88%	28,810	31.94%
30%	40%	1,051,954,257	9.61%	11,276	12.50%
40%	50%	1,361,921,412	12.44%	11,353	12.59%
50%	60%	1,724,577,795	15.75%	11,554	12.81%
60%	70%	2,014,601,670	18.40%	11,059	12.26%
70%	80%	2,146,056,479	19.60%	10,036	11.13%
80%	90%	1,236,476,118	11.30%	5,741	6.36%
90%	95%	62,827,722	0.57%	229	0.25%
95%	100%	31,523,815	0.29%	97	0.11%
100%	125%	15,964,114	0.15%	46	0.05%
125%	150%	0	0.00%	0	0.00%
150%		180,494	0.00%	1	0.00%
Total		10,946,818,408	100.00%	90,202	100.00%
Weighted Average LTV		57.14%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	944,014,116	8.62%	25,213	27.95%
30%	40%	684,339,217	6.25%	8,411	9.32%
40%	50%	904,670,584	8.26%	8,773	9.73%
50%	60%	1,119,760,170	10.23%	8,859	9.82%
60%	70%	1,350,421,205	12.34%	8,979	9.95%
70%	80%	1,436,446,684	13.12%	8,574	9.51%
80%	90%	1,297,019,655	11.85%	7,196	7.98%
90%	95%	559,574,054	5.11%	2,906	3.22%
95%	100%	503,241,445	4.60%	2,464	2.73%
100%	125%	1,858,409,886	16.98%	7,816	8.66%
125%	150%	281,534,328	2.57%	991	1.10%
150%		7,387,062	0.07%	20	0.02%
Total		10,946,818,408	100.00%	90,202	100.00%
Weighted Average LTV		72.68%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,957,997,754	17.89%	45,740	50.71%
100,000	200,000	4,134,233,464	37.77%	28,329	31.41%
200,000	500,000	4,117,217,629	37.61%	15,170	16.82%
500,000		737,369,560	6.74%	963	1.07%
Total		10,946,818,408	100.00%	90,202	100.00%
Average Mortgage		€121,359			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	2,075,830	0.02%	28	0.03%
12	24	36,933,407	0.34%	202	0.22%
24	36	87,889,167	0.80%	519	0.58%
36	48	170,551,834	1.56%	1,051	1.17%
48	60	566,427,480	5.17%	3,821	4.24%
60	72	663,792,396	6.06%	4,272	4.74%
72		9,419,148,294	86.04%	80,309	89.03%
Total		10,946,818,408	100.00%	90,202	100.00%
Weighted Average		109.47 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	264,364,639	2.41%	10,896	12.08%
5	10	1,034,816,023	9.45%	16,420	18.20%
10	15	2,036,154,498	18.60%	19,017	21.08%
15	20	2,668,559,102	24.38%	17,748	19.68%
20	25	2,658,782,070	24.29%	14,402	15.97%
25	30	1,957,185,711	17.88%	9,695	10.75%
30	35	319,992,816	2.92%	1,975	2.19%
35		6,963,548	0.06%	49	0.05%
Total		10,946,818,408	100.00%	90,202	100.00%
Weighted Average		18.65 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,386,042,946	94.88%	87,841	97.38%	
IO	560,775,461	5.12%	2,361	2.62%	
Total	10,946,818,408	100.00%	90,202	100.00%	

Table 8 Products by Interest Rate Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Fixed	1,336,974,257	12.21%	9,995	11.08%	
Variable	3,034,430,943	27.72%	31,017	34.39%	
Tracker	6,547,521,190	59.81%	48,822	54.13%	
Staff	27,892,018	0.25%	368	0.41%	
Total	10,946,818,408	100.00%	90,202	100.00%	

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	480,146,277	35.91%	3,735	37.37%
1	2	387,296,836	28.97%	2,724	27.25%
2	3	301,514,157	22.55%	2,126	21.27%
3	5	139,738,708	10.45%	1,152	11.53%
5		28,278,279	2.12%	258	2.58%
Total		1,336,974,257	100.00%	9,995	100.00%
Weighted Average		1.81 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,829,632,368	98.93%	89,355	99.06%
>0	<1	33,222,835	0.30%	236	0.26%
>=1	<2	73,858,771	0.67%	538	0.60%
>=2	<3	7,669,478	0.07%	53	0.06%
>=3	<6	2,176,897	0.02%	19	0.02%
>=6	<12	0	0.00%	0	0.00%
>=12		258,058	0.00%	1	0.00%
Total		10,946,818,408	100.00%	90,202	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,678,560,702	33.60%	25,033	27.75%
Trader Up/Down	2,458,565,150	22.46%	13,935	15.45%
Equity Release/Switcher	2,831,614,612	25.87%	35,969	39.88%
Investment	1,978,077,943	18.07%	15,265	16.92%
Total	10,946,818,408	100.00%	90,202	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,574,454,573	32.65%	20,139	22.33%
Non Dublin	7,372,363,835	67.35%	70,063	77.67%
Total	10,946,818,408	100.00%	90,202	100.00%