

## ACS Pool Stratifications, 31-12-13

### Total Book

**Table 1 Summary**

Total Property Valuation	€20,012,837,760.00
Total number of accounts	101,054
Total number of properties	86,795
Aggregate balances of the mortgages	€13,287,556,956.33
Average mortgage balance	€131,490
Weighted Average Current LTV	61.13%
Weighted Average Indexed LTV	96.08%
Aggregate Indexed LTV	66.40%
Weighted Average Seasoning	85.72 months
Weighted Average Remaining Term	19.79 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,315,590,513	9.90%	27,523	27.24%
30%	40%	1,092,420,204	8.22%	12,069	11.94%
40%	50%	1,406,879,105	10.59%	12,191	12.06%
50%	60%	1,797,750,267	13.53%	12,594	12.46%
60%	70%	2,236,693,834	16.83%	12,631	12.50%
70%	80%	2,650,379,327	19.95%	12,442	12.31%
80%	90%	2,463,854,238	18.54%	10,491	10.38%
90%	95%	194,576,797	1.46%	726	0.72%
95%	100%	72,012,763	0.54%	223	0.22%
100%	125%	57,399,908	0.43%	164	0.16%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>61.13%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	678,033,322	5.10%	20,114	19.90%
30%	40%	490,521,999	3.69%	7,565	7.49%
40%	50%	612,706,722	4.61%	7,184	7.11%
50%	60%	749,462,559	5.64%	7,453	7.38%
60%	70%	896,172,619	6.74%	7,517	7.44%
70%	80%	1,067,096,592	8.03%	7,713	7.63%
80%	90%	1,199,383,843	9.03%	7,805	7.72%
90%	95%	610,877,808	4.60%	3,587	3.55%
95%	100%	671,190,378	5.05%	3,835	3.80%
100%	125%	3,056,274,028	23.00%	15,623	15.46%
125%	150%	2,167,456,521	16.31%	8,948	8.85%
150%		1,088,380,566	8.19%	3,710	3.67%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>96.08%</b>			

**Table 4 Mortgage Size**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,130,224,714	16.03%	48,435	47.93%
100,000	200,000	4,617,323,913	34.75%	31,409	31.08%
200,000	500,000	5,443,033,772	40.96%	19,803	19.60%
500,000		1,096,974,557	8.26%	1,407	1.39%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€131,490</b>			

**Table 5 Seasoning (months)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	5,581,202	0.04%	49	0.05%
12	24	141,506,624	1.06%	847	0.84%
24	36	733,961,753	5.52%	4,546	4.50%
36	48	827,628,897	6.23%	4,941	4.89%
48	60	930,897,730	7.01%	5,771	5.71%
60	72	1,462,423,043	11.01%	8,144	8.06%
72		9,185,557,706	69.13%	76,756	75.96%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>85.72 months</b>			

**Table 6 Remaining Term (years)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	258,161,392	1.94%	8,641	8.55%
5	10	1,008,834,033	7.59%	17,500	17.32%
10	15	2,179,686,632	16.40%	20,208	20.00%
15	20	3,241,442,450	24.39%	21,078	20.86%
20	25	3,035,727,513	22.85%	16,474	16.30%
25	30	2,845,262,056	21.41%	13,248	13.11%
30	35	707,628,001	5.33%	3,838	3.80%
35		10,814,880	0.08%	67	0.07%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>19.79 years</b>			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	11,995,682,692	90.28%	95,470	94.47%
IO	1,291,874,264	9.72%	5,584	5.53%
<b>Total</b>	<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,195,488,863	9.00%	9,709	9.61%
Variable	3,868,361,470	29.11%	36,498	36.12%
Tracker	8,193,962,549	61.67%	54,406	53.84%
Staff	29,744,073	0.22%	441	0.44%
<b>Total</b>	<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	426,951,925	35.71%	3,247	33.44%
1	2	425,080,115	35.56%	3,318	34.17%
2	3	274,207,920	22.94%	2,375	24.46%
3	5	59,458,270	4.97%	650	6.69%
5		9,790,633	0.82%	119	1.23%
<b>Total</b>		<b>1,195,488,863</b>	<b>100.00%</b>	<b>9,709</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.51 years</b>			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		12,825,426,992	96.52%	98,248	97.22%
>0	<1	187,814,011	1.41%	1,220	1.21%
>=1	<2	219,049,422	1.65%	1,288	1.27%
>=2	<3	46,975,851	0.35%	256	0.25%
>=3	<6	7,866,211	0.06%	37	0.04%
>=6	<12	345,943	0.00%	3	0.00%
>=12		78,525	0.00%	2	0.00%
<b>Total</b>		<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>

**Table 11 Market Segment**

	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
First Time Buyer	4,172,831,791	31.40%	26,628	26.35%
Trader Up/Down	2,882,497,609	21.69%	15,150	14.99%
Equity Release/Switcher	3,572,288,692	26.88%	41,266	40.84%
Investment	2,659,938,863	20.02%	18,010	17.82%
<b>Total</b>	<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

<b>County</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Dublin	4,289,664,920	32.28%	22,550	22.31%
Non Dublin	8,997,892,036	67.72%	78,504	77.69%
<b>Total</b>	<b>13,287,556,956</b>	<b>100.00%</b>	<b>101,054</b>	<b>100.00%</b>