

ACS Pool Stratifications, 30-06-09

Table 1 Summary

Total Property Valuation	€19,695,928,811.00
Total number of accounts	73,335
Total number of properties	63,707
Aggregate balances of the mortgages	€11,346,810,537.07
Average mortgage balance	€154,726
Weighted Average Current LTV	69.53%
Weighted Average Indexed LTV	78.49%
Aggregate Indexed LTV	57.61%
Weighted Average Seasoning	47.01 months
Weighted Average Remaining Term	21.59 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	653,208,636	5.76%	11,897	16.22%
30%	40%	573,628,182	5.06%	6,670	9.10%
40%	50%	822,871,508	7.25%	7,315	9.97%
50%	60%	1,052,660,610	9.28%	7,950	10.84%
60%	70%	1,464,673,308	12.91%	9,268	12.64%
70%	80%	2,249,366,261	19.82%	11,791	16.08%
80%	90%	3,375,759,486	29.75%	14,421	19.66%
90%	95%	788,620,520	6.95%	2,744	3.74%
95%	100%	365,486,922	3.22%	1,277	1.74%
100%		535,105	0.00%	2	0.00%
Total		11,346,810,537	100.00%	73,335	100.00%
Weighted Average LTV		69.53%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	714,885,121	6.30%	14,480	19.75%
30%	40%	496,653,446	4.38%	5,362	7.31%
40%	50%	623,983,925	5.50%	5,531	7.54%
50%	60%	842,080,158	7.42%	6,414	8.75%
60%	70%	1,050,127,705	9.25%	7,008	9.56%
70%	80%	1,268,180,740	11.18%	7,417	10.11%
80%	90%	1,698,489,111	14.97%	8,741	11.92%
90%	95%	988,998,615	8.72%	4,513	6.15%
95%	100%	1,036,327,572	9.13%	4,351	5.93%
100%		2,627,084,144	23.15%	9,518	12.98%
Total		11,346,810,537	100.00%	73,335	100.00%
Weighted Average LTV		78.49%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,474,537,363	13.00%	30,787	41.98%
100,000	200,000	3,319,049,182	29.25%	22,395	30.54%
200,000	500,000	5,191,315,893	45.75%	18,431	25.13%
500,000		1,361,908,100	12.00%	1,722	2.35%
Total		11,346,810,537	100.00%	73,335	100.00%
Average Mortgage		€154,726			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	406,844,578	3.59%	1,589	2.17%
12	24	1,505,387,557	13.27%	5,811	7.92%
24	36	2,665,163,029	23.49%	12,256	16.71%
36	48	2,181,985,028	19.23%	11,403	15.55%
48	60	1,875,583,536	16.53%	12,313	16.79%
60	72	1,102,798,966	9.72%	8,418	11.48%
72		1,609,047,842	14.18%	21,545	29.38%
Total		11,346,810,537	100.00%	73,335	100.00%
Weighted Average		47.01 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	66,343,443	0.58%	1,731	2.36%
5	10	653,065,331	5.76%	10,788	14.71%
10	15	1,340,758,100	11.82%	13,632	18.59%
15	20	2,432,883,304	21.44%	15,720	21.44%
20	25	3,110,600,189	27.41%	15,746	21.47%
25	30	2,145,546,564	18.91%	9,337	12.73%
30	35	1,597,613,606	14.08%	6,381	8.70%
35		0	0.00%	0	0.00%
Total		11,346,810,537	100.00%	73,335	100.00%
Weighted Average		21.59 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,625,173,540	76.01%	62,547	85.29%
IO	2,721,636,997	23.99%	10,788	14.71%
Total	11,346,810,537	100.00%	73,335	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,312,540,814	20.38%	15,646	21.33%
Variable	2,033,696,524	17.92%	20,597	28.09%
Tracker	6,985,999,579	61.57%	36,760	50.13%
Staff	14,573,620	0.13%	332	0.45%
Total	11,346,810,537	100.00%	73,335	100.00%

From June'09 to March'13 new standard variable rate products were incorrectly categorised as a Tracker product in the above table. The table has been restated to rectify the classification error.

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,281,736,245	55.43%	7,241	46.28%
1	2	385,637,151	16.68%	3,029	19.36%
2	3	386,305,099	16.70%	3,039	19.42%
3	5	148,670,162	6.43%	1,230	7.86%
5		110,192,157	4.76%	1,107	7.08%
Total		2,312,540,814	100.00%	15,646	100.00%
Weighted Average		1.55 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,071,100,448	97.57%	71,653	97.71%
>0	<1	62,429,831	0.55%	433	0.59%
>=1	<2	143,199,617	1.26%	875	1.19%
>=2	<3	63,491,461	0.56%	337	0.46%
>=3	<6	6,589,179	0.06%	37	0.05%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		11,346,810,537	100.00%	73,335	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,829,650,875	24.94%	16,760	22.85%
Trader Up/Down	2,025,275,596	17.85%	9,494	12.95%
Equity Release/Switcher	2,721,408,877	23.98%	25,072	34.19%
Investment	3,770,475,189	33.23%	22,009	30.01%
Total	11,346,810,537	100.00%	73,335	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,688,570,869	32.51%	16,224	22.12%
Non Dublin	7,658,239,668	67.49%	57,111	77.88%
Total	11,346,810,537	100.00%	73,335	100.00%