

ACS Pool Stratifications, 30-09-09

Table 1 Summary

Total Property Valuation	€18,730,346,488.00
Total number of accounts	72,880
Total number of properties	63,230
Aggregate balances of the mortgages	€11,191,602,915.47
Average mortgage balance	€153,562
Weighted Average Current LTV	69.23%
Weighted Average Indexed LTV	81.84%
Aggregate Indexed LTV	59.75%
Weighted Average Seasoning	49.92 months
Weighted Average Remaining Term	21.37 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	654,930,739	5.85%	12,135	16.65%
30%	40%	576,038,517	5.15%	6,702	9.20%
40%	50%	822,048,220	7.35%	7,352	10.09%
50%	60%	1,048,524,629	9.37%	7,905	10.85%
60%	70%	1,457,119,159	13.02%	9,314	12.78%
70%	80%	2,302,662,909	20.57%	11,949	16.40%
80%	90%	3,283,009,020	29.33%	13,902	19.08%
90%	95%	731,793,970	6.54%	2,535	3.48%
95%	100%	314,205,567	2.81%	1,083	1.49%
100%		1,270,188	0.01%	3	0.00%
Total		11,191,602,915	100.00%	72,880	100.00%
Weighted Average LTV		69.23%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	657,246,733	5.87%	13,896	19.07%
30%	40%	448,858,856	4.01%	5,081	6.97%
40%	50%	568,133,367	5.08%	5,304	7.28%
50%	60%	751,377,934	6.71%	5,930	8.14%
60%	70%	949,666,930	8.49%	6,656	9.13%
70%	80%	1,131,324,828	10.11%	6,954	9.54%
80%	90%	1,455,875,535	13.01%	7,843	10.76%
90%	95%	875,747,614	7.83%	4,275	5.87%
95%	100%	928,535,356	8.30%	4,183	5.74%
100%		3,424,835,762	30.60%	12,758	17.51%
Total		11,191,602,915	100.00%	72,880	100.00%
Weighted Average LTV		81.84%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,471,285,358	13.15%	30,924	42.43%
100,000	200,000	3,274,879,767	29.26%	22,140	30.38%
200,000	500,000	5,100,431,127	45.57%	18,125	24.87%
500,000		1,345,006,664	12.02%	1,691	2.32%
Total		11,191,602,915	100.00%	72,880	100.00%
Average Mortgage		€153,562			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	84,110,764	0.75%	390	0.54%
12	24	1,390,819,485	12.43%	5,262	7.22%
24	36	2,318,690,094	20.72%	10,687	14.66%
36	48	2,397,388,862	21.42%	11,751	16.12%
48	60	1,894,237,936	16.93%	11,921	16.36%
60	72	1,368,674,015	12.23%	10,171	13.96%
72		1,737,681,759	15.53%	22,698	31.14%
Total		11,191,602,915	100.00%	72,880	100.00%
Weighted Average		49.92 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	75,873,879	0.68%	2,130	2.92%
5	10	667,071,647	5.96%	10,906	14.96%
10	15	1,387,819,290	12.40%	13,773	18.90%
15	20	2,416,948,726	21.60%	15,643	21.46%
20	25	3,062,595,904	27.37%	15,446	21.19%
25	30	2,046,271,563	18.28%	8,873	12.17%
30	35	1,535,021,907	13.72%	6,109	8.38%
35		0	0.00%	0	0.00%
Total		11,191,602,915	100.00%	72,880	100.00%
Weighted Average		21.37 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,483,663,048	75.80%	61,845	84.86%
IO	2,707,939,867	24.20%	11,035	15.14%
Total	11,191,602,915	100.00%	72,880	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,999,309,095	17.86%	14,034	19.26%
Variable	2,101,685,242	18.78%	21,207	29.10%
Tracker	7,077,422,209	63.24%	37,322	51.21%
Staff	13,186,369	0.12%	317	0.43%
Total	11,191,602,915	100.00%	72,880	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	1,007,727,555	50.40%	5,754	41.00%
1	2	408,470,611	20.43%	3,385	24.12%
2	3	342,118,523	17.11%	2,678	19.08%
3	5	133,292,356	6.67%	1,140	8.12%
5		107,700,050	5.39%	1,077	7.67%
Total		1,999,309,095	100.00%	14,034	100.00%
Weighted Average		1.60 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,897,494,274	97.37%	71,093	97.55%
>0	<1	66,481,199	0.59%	452	0.62%
>=1	<2	150,795,218	1.35%	926	1.27%
>=2	<3	61,885,373	0.55%	364	0.50%
>=3	<6	9,545,956	0.09%	36	0.05%
>=6	<12	5,332,339	0.05%	6	0.01%
>=12		68,557	0.00%	3	0.00%
Total		11,191,602,915	100.00%	72,880	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,782,589,389	24.86%	16,542	22.70%
Trader Up/Down	1,989,989,143	17.78%	9,361	12.84%
Equity Release/Switcher	2,705,075,423	24.17%	25,169	34.53%
Investment	3,713,948,960	33.19%	21,808	29.92%
Total	11,191,602,915	100.00%	72,880	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,649,404,945	32.61%	16,127	22.13%
Non Dublin	7,542,197,970	67.39%	56,753	77.87%
Total	11,191,602,915	100.00%	72,880	100.00%