

ACS Pool Stratifications, 31-12-09

Table 1 Summary

Total Property Valuation	€18,075,512,545.00
Total number of accounts	72,504
Total number of properties	62,844
Aggregate balances of the mortgages	€11,039,333,593.94
Average mortgage balance	€152,258
Weighted Average Current LTV	68.90%
Weighted Average Indexed LTV	84.04%
Aggregate Indexed LTV	61.07%
Weighted Average Seasoning	52.82 months
Weighted Average Remaining Term	21.13 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	655,624,882	5.94%	12,380	17.07%
30%	40%	572,273,609	5.18%	6,678	9.21%
40%	50%	825,201,197	7.48%	7,432	10.25%
50%	60%	1,053,795,559	9.55%	7,930	10.94%
60%	70%	1,460,516,256	13.23%	9,329	12.87%
70%	80%	2,334,509,805	21.15%	12,078	16.66%
80%	90%	3,167,296,170	28.69%	13,293	18.33%
90%	95%	670,433,999	6.07%	2,343	3.23%
95%	100%	268,081,773	2.43%	926	1.28%
100%		31,600,344	0.29%	115	0.16%
Total		11,039,333,594	100.00%	72,504	100.00%
Weighted Average LTV		68.90%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	617,111,067	5.59%	13,556	18.70%
30%	40%	424,484,140	3.85%	4,999	6.89%
40%	50%	532,594,985	4.82%	5,128	7.07%
50%	60%	703,102,181	6.37%	5,702	7.86%
60%	70%	880,612,648	7.98%	6,412	8.84%
70%	80%	1,060,517,557	9.61%	6,735	9.29%
80%	90%	1,309,818,245	11.87%	7,364	10.16%
90%	95%	794,354,042	7.20%	3,964	5.47%
95%	100%	858,231,572	7.77%	4,090	5.64%
100%		3,858,507,157	34.95%	14,554	20.07%
Total		11,039,333,594	100.00%	72,504	100.00%
Weighted Average LTV		84.04%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,463,163,543	13.25%	31,027	42.79%
100,000	200,000	3,248,794,614	29.43%	21,988	30.33%
200,000	500,000	5,016,059,791	45.44%	17,840	24.61%
500,000		1,311,315,646	11.88%	1,649	2.27%
Total		11,039,333,594	100.00%	72,504	100.00%
Average Mortgage		€152,258			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	9,234,350	0.08%	78	0.11%
12	24	1,056,980,369	9.57%	4,031	5.56%
24	36	1,868,953,457	16.93%	8,337	11.50%
36	48	2,596,992,371	23.52%	12,397	17.10%
48	60	1,965,412,355	17.80%	11,751	16.21%
60	72	1,575,128,141	14.27%	11,204	15.45%
72		1,966,632,551	17.81%	24,706	34.08%
Total		11,039,333,594	100.00%	72,504	100.00%
Weighted Average		52.82 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	98,309,469	0.89%	2,597	3.58%
5	10	675,819,677	6.12%	11,059	15.25%
10	15	1,426,160,940	12.92%	13,874	19.14%
15	20	2,451,147,673	22.20%	15,775	21.76%
20	25	2,981,366,864	27.01%	15,003	20.69%
25	30	1,956,602,795	17.72%	8,463	11.67%
30	35	1,449,926,175	13.13%	5,733	7.91%
35		0	0.00%	0	0.00%
Total		11,039,333,594	100.00%	72,504	100.00%
Weighted Average		21.13 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,307,417,485	75.25%	61,141	84.33%
IO	2,731,916,109	24.75%	11,363	15.67%
Total	11,039,333,594	100.00%	72,504	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,725,111,115	15.63%	12,701	17.52%
Variable	2,122,641,202	19.23%	21,492	29.64%
Tracker	7,179,005,144	65.03%	38,004	52.42%
Staff	12,576,133	0.11%	307	0.42%
Total	11,039,333,594	100.00%	72,504	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	824,965,937	47.82%	5,134	40.42%
1	2	390,729,156	22.65%	3,220	25.35%
2	3	283,503,673	16.43%	2,237	17.61%
3	5	120,559,452	6.99%	1,056	8.31%
5		105,352,897	6.11%	1,054	8.30%
Total		1,725,111,115	100.00%	12,701	100.00%
Weighted Average		1.65 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,738,438,896	97.27%	70,658	97.45%
>0	<1	68,311,850	0.62%	475	0.66%
>=1	<2	163,607,804	1.48%	955	1.32%
>=2	<3	56,974,576	0.52%	340	0.47%
>=3	<6	11,497,344	0.10%	73	0.10%
>=6	<12	503,124	0.00%	3	0.00%
>=12		0	0.00%	0	0.00%
Total		11,039,333,594	100.00%	72,504	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,738,652,904	24.81%	16,371	22.58%
Trader Up/Down	1,948,835,755	17.65%	9,255	12.76%
Equity Release/Switcher	2,671,336,662	24.20%	25,187	34.74%
Investment	3,680,508,273	33.34%	21,691	29.92%
Total	11,039,333,594	100.00%	72,504	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,602,942,573	32.64%	16,059	22.15%
Non Dublin	7,436,391,021	67.36%	56,445	77.85%
Total	11,039,333,594	100.00%	72,504	100.00%