

ACS Pool Stratifications, 31-03-10

Table 1 Summary

Total Property Valuation	€17,480,650,659.00
Total number of accounts	72,256
Total number of properties	62,532
Aggregate balances of the mortgages	€10,903,123,065.35
Average mortgage balance	€150,896
Weighted Average Current LTV	69.03%
Weighted Average Indexed LTV	87.55%
Aggregate Indexed LTV	62.37%
Weighted Average Seasoning	54.84 months
Weighted Average Remaining Term	20.91 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	655,811,699	6.01%	12,655	17.51%
30%	40%	576,212,826	5.28%	6,735	9.32%
40%	50%	820,168,888	7.52%	7,383	10.22%
50%	60%	1,055,682,043	9.68%	7,984	11.05%
60%	70%	1,459,094,820	13.38%	9,346	12.93%
70%	80%	2,363,265,624	21.68%	12,198	16.88%
80%	90%	3,036,784,876	27.85%	12,618	17.46%
90%	95%	631,361,505	5.79%	2,213	3.06%
95%	100%	212,980,310	1.95%	718	0.99%
100%		91,760,475	0.84%	406	0.56%
Total		10,903,123,065	100.00%	72,256	100.00%
Weighted Average LTV		69.03%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	602,296,071	5.52%	14,052	19.45%
30%	40%	407,739,287	3.74%	5,187	7.18%
40%	50%	524,392,656	4.81%	5,158	7.14%
50%	60%	651,826,027	5.98%	5,587	7.73%
60%	70%	794,511,529	7.29%	6,012	8.32%
70%	80%	930,989,812	8.54%	6,008	8.31%
80%	90%	1,085,315,090	9.95%	6,077	8.41%
90%	95%	691,446,163	6.34%	3,553	4.92%
95%	100%	727,630,411	6.67%	3,469	4.80%
100%		4,486,976,017	41.15%	17,153	23.74%
Total		10,903,123,065	100.00%	72,256	100.00%
Weighted Average LTV		87.55%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,465,584,353	13.44%	31,298	43.32%
100,000	200,000	3,222,035,252	29.55%	21,814	30.19%
200,000	500,000	4,929,439,685	45.21%	17,527	24.26%
500,000		1,286,063,775	11.80%	1,617	2.24%
Total		10,903,123,065	100.00%	72,256	100.00%
Average Mortgage		€150,896			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	9,693,758	0.09%	94	0.13%
12	24	850,682,788	7.80%	3,280	4.54%
24	36	1,667,249,740	15.29%	7,234	10.01%
36	48	2,625,001,608	24.08%	12,569	17.40%
48	60	1,994,245,020	18.29%	11,577	16.02%
60	72	1,636,620,588	15.01%	11,562	16.00%
72		2,119,629,564	19.44%	25,940	35.90%
Total		10,903,123,065	100.00%	72,256	100.00%
Weighted Average		54.84 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	109,923,800	1.01%	2,896	4.01%
5	10	689,088,150	6.32%	11,230	15.54%
10	15	1,465,181,830	13.44%	14,042	19.43%
15	20	2,439,714,610	22.38%	15,751	21.80%
20	25	2,931,580,422	26.89%	14,710	20.36%
25	30	1,892,274,243	17.36%	8,200	11.35%
30	35	1,375,360,010	12.61%	5,427	7.51%
35		0	0.00%	0	0.00%
Total		10,903,123,065	100.00%	72,256	100.00%
Weighted Average		20.91 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	8,207,532,219	75.28%	60,956	84.36%	
IO	2,695,590,846	24.72%	11,300	15.64%	
Total	10,903,123,065	100.00%	72,256	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,579,382,421	14.49%	12,112	16.76%
Variable	2,109,355,951	19.35%	21,459	29.70%
Tracker	7,202,223,153	66.06%	38,384	53.12%
Staff	12,161,540	0.11%	301	0.42%
Total	10,903,123,065	100.00%	72,256	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	586,907,612	37.16%	3,881	32.04%
1	2	489,809,784	31.01%	3,896	32.17%
2	3	266,916,468	16.90%	2,141	17.68%
3	5	131,635,122	8.33%	1,143	9.44%
5		104,113,434	6.59%	1,051	8.68%
Total		1,579,382,421	100.00%	12,112	100.00%
Weighted Average		1.84 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,557,033,175	96.83%	70,169	97.11%
>0	<1	76,418,748	0.70%	533	0.74%
>=1	<2	177,406,073	1.63%	1,053	1.46%
>=2	<3	70,992,773	0.65%	377	0.52%
>=3	<6	19,082,181	0.18%	112	0.16%
>=6	<12	2,156,391	0.02%	11	0.02%
>=12		33,724	0.00%	1	0.00%
Total		10,903,123,065	100.00%	72,256	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,689,087,035	24.66%	16,219	22.45%
Trader Up/Down	1,912,160,677	17.54%	9,168	12.69%
Equity Release/Switcher	2,637,285,228	24.19%	25,165	34.83%
Investment	3,664,590,126	33.61%	21,704	30.04%
Total	10,903,123,065	100.00%	72,256	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,566,089,134	32.71%	16,031	22.19%
Non Dublin	7,337,033,931	67.29%	56,225	77.81%
Total	10,903,123,065	100.00%	72,256	100.00%