

ACS Pool Stratifications, 30-06-10

Table 1 Summary

Total Property Valuation	€16,480,141,097.00
Total number of accounts	71,717
Total number of properties	62,104
Aggregate balances of the mortgages	€10,729,655,996.72
Average mortgage balance	€149,611
Weighted Average Current LTV	68.17%
Weighted Average Indexed LTV	92.05%
Aggregate Indexed LTV	65.11%
Weighted Average Seasoning	58.51 months
Weighted Average Remaining Term	20.81 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	661,018,111	6.16%	12,993	18.12%
30%	40%	573,868,853	5.35%	6,739	9.40%
40%	50%	825,262,317	7.69%	7,442	10.38%
50%	60%	1,068,080,314	9.95%	8,011	11.17%
60%	70%	1,452,094,288	13.53%	9,310	12.98%
70%	80%	2,376,128,181	22.15%	12,227	17.05%
80%	90%	2,925,819,182	27.27%	12,047	16.80%
90%	95%	641,846,436	5.98%	2,262	3.15%
95%	100%	196,385,938	1.83%	658	0.92%
100%		9,152,377	0.09%	28	0.04%
Total		10,729,655,997	100.00%	71,717	100.00%
Weighted Average LTV		68.17%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	548,015,874	5.11%	13,516	18.85%
30%	40%	369,908,840	3.45%	4,978	6.94%
40%	50%	475,930,403	4.44%	4,898	6.83%
50%	60%	584,691,258	5.45%	5,269	7.35%
60%	70%	701,097,478	6.53%	5,648	7.88%
70%	80%	817,982,484	7.62%	5,580	7.78%
80%	90%	947,662,064	8.83%	5,788	8.07%
90%	95%	568,796,608	5.30%	3,059	4.27%
95%	100%	644,641,090	6.01%	3,277	4.57%
100%		5,070,929,898	47.26%	19,704	27.47%
Total		10,729,655,997	100.00%	71,717	100.00%
Weighted Average LTV		92.05%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,455,056,067	13.56%	31,299	43.64%
100,000	200,000	3,191,970,693	29.75%	21,624	30.15%
200,000	500,000	4,840,570,251	45.11%	17,232	24.03%
500,000		1,242,058,985	11.58%	1,562	2.18%
Total		10,729,655,997	100.00%	71,717	100.00%
Average Mortgage		€149,611			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	8,055,140	0.08%	69	0.10%
12	24	390,339,808	3.64%	1,606	2.24%
24	36	1,403,086,238	13.08%	5,634	7.86%
36	48	2,586,214,369	24.10%	12,197	17.01%
48	60	2,112,314,263	19.69%	11,325	15.79%
60	72	1,751,044,267	16.32%	11,948	16.66%
72		2,478,601,912	23.10%	28,938	40.35%
Total		10,729,655,997	100.00%	71,717	100.00%
Weighted Average		58.51 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	121,280,915	1.13%	3,282	4.58%
5	10	679,269,305	6.33%	11,264	15.71%
10	15	1,468,386,498	13.69%	13,953	19.46%
15	20	2,397,764,148	22.35%	15,548	21.68%
20	25	2,871,604,815	26.76%	14,428	20.12%
25	30	1,862,297,056	17.36%	8,031	11.20%
30	35	1,328,950,784	12.39%	5,209	7.26%
35		102,476	0.00%	2	0.00%
Total		10,729,655,997	100.00%	71,717	100.00%
Weighted Average		20.81 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,166,347,329	76.11%	60,830	84.82%
IO	2,563,308,667	23.89%	10,887	15.18%
Total	10,729,655,997	100.00%	71,717	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,627,143,268	15.16%	12,890	17.97%
Variable	1,836,856,442	17.12%	19,715	27.49%
Tracker	7,254,334,263	67.61%	38,823	54.13%
Staff	11,322,024	0.11%	289	0.40%
Total	10,729,655,997	100.00%	71,717	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	438,621,352	26.96%	3,397	26.35%
1	2	634,247,244	38.98%	4,800	37.24%
2	3	331,567,746	20.38%	2,547	19.76%
3	5	121,796,395	7.49%	1,123	8.71%
5		100,910,530	6.20%	1,023	7.94%
Total		1,627,143,268	100.00%	12,890	100.00%
Weighted Average		2.02 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,384,543,729	96.78%	69,578	97.02%
>0	<1	88,962,889	0.83%	652	0.91%
>=1	<2	178,068,334	1.66%	1,075	1.50%
>=2	<3	67,744,280	0.63%	354	0.49%
>=3	<6	9,488,035	0.09%	51	0.07%
>=6	<12	471,872	0.00%	4	0.01%
>=12		376,858	0.00%	3	0.00%
Total		10,729,655,997	100.00%	71,717	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,708,390,896	25.24%	16,321	22.76%
Trader Up/Down	1,891,454,336	17.63%	9,127	12.73%
Equity Release/Switcher	2,598,058,979	24.21%	25,122	35.03%
Investment	3,531,751,787	32.92%	21,147	29.49%
Total	10,729,655,997	100.00%	71,717	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,511,077,569	32.72%	15,867	22.12%
Non Dublin	7,218,578,428	67.28%	55,850	77.88%
Total	10,729,655,997	100.00%	71,717	100.00%