

ACS Pool Stratifications, 30-09-10

Table 1 Summary

Total Property Valuation	€17,579,554,110.00
Total number of accounts	76,685
Total number of properties	66,952
Aggregate balances of the mortgages	€11,882,664,030.76
Average mortgage balance	€154,954
Weighted Average Current LTV	69.33%
Weighted Average Indexed LTV	94.70%
Aggregate Indexed LTV	67.59%
Weighted Average Seasoning	57.26 months
Weighted Average Remaining Term	21.34 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	698,583,472	5.88%	13,597	17.73%
30%	40%	603,883,869	5.08%	6,957	9.07%
40%	50%	869,953,656	7.32%	7,714	10.06%
50%	60%	1,134,276,476	9.55%	8,369	10.91%
60%	70%	1,519,900,807	12.79%	9,601	12.52%
70%	80%	2,466,302,220	20.76%	12,528	16.34%
80%	90%	3,252,907,039	27.38%	13,253	17.28%
90%	95%	968,022,248	8.15%	3,464	4.52%
95%	100%	368,834,243	3.10%	1,202	1.57%
100%		0	0.00%	0	0.00%
Total		11,882,664,031	100.00%	76,685	100.00%
Weighted Average LTV		69.33%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	553,266,806	4.66%	13,711	17.88%
30%	40%	380,270,901	3.20%	5,105	6.66%
40%	50%	486,018,701	4.09%	4,984	6.50%
50%	60%	605,347,466	5.09%	5,433	7.08%
60%	70%	722,392,204	6.08%	5,749	7.50%
70%	80%	841,135,068	7.08%	5,726	7.47%
80%	90%	1,026,985,623	8.64%	6,166	8.04%
90%	95%	667,904,290	5.62%	3,513	4.58%
95%	100%	734,643,826	6.18%	3,689	4.81%
100%		5,864,699,144	49.36%	22,609	29.48%
Total		11,882,664,031	100.00%	76,685	100.00%
Weighted Average LTV		94.70%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,485,377,596	12.50%	31,964	41.68%
100,000	200,000	3,438,933,202	28.94%	23,149	30.19%
200,000	500,000	5,591,953,494	47.06%	19,834	25.86%
500,000		1,366,399,738	11.50%	1,738	2.27%
Total		11,882,664,031	100.00%	76,685	100.00%
Average Mortgage		€154,954			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	259,746,232	2.19%	1,210	1.58%
12	24	602,837,945	5.07%	2,778	3.62%
24	36	1,503,651,016	12.65%	5,844	7.62%
36	48	2,605,236,607	21.92%	11,833	15.43%
48	60	2,297,871,092	19.34%	11,686	15.24%
60	72	1,778,994,637	14.97%	11,621	15.15%
72		2,834,326,502	23.85%	31,713	41.35%
Total		11,882,664,031	100.00%	76,685	100.00%
Weighted Average		57.26 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	126,599,948	1.07%	3,587	4.68%
5	10	696,063,879	5.86%	11,455	14.94%
10	15	1,543,272,875	12.99%	14,265	18.60%
15	20	2,546,669,024	21.43%	16,278	21.23%
20	25	3,049,497,694	25.66%	15,143	19.75%
25	30	2,207,706,135	18.58%	9,250	12.06%
30	35	1,712,752,337	14.41%	6,705	8.74%
35		102,138	0.00%	2	0.00%
Total		11,882,664,031	100.00%	76,685	100.00%
Weighted Average		21.34 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	9,185,051,602	77.30%	65,141	84.95%
IO	2,697,612,429	22.70%	11,544	15.05%
Total	11,882,664,031	100.00%	76,685	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,052,249,759	17.27%	14,798	19.30%
Variable	2,087,906,693	17.57%	20,888	27.24%
Tracker	7,731,327,410	65.06%	40,711	53.09%
Staff	11,180,168	0.09%	288	0.38%
Total	11,882,664,031	100.00%	76,685	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	524,857,133	25.57%	4,046	27.34%
1	2	823,520,240	40.13%	5,432	36.71%
2	3	440,723,754	21.48%	3,034	20.50%
3	5	163,783,442	7.98%	1,288	8.70%
5		99,365,190	4.84%	998	6.74%
Total		2,052,249,759	100.00%	14,798	100.00%
Weighted Average		1.95 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,491,134,172	96.71%	74,336	96.94%
>0	<1	118,582,371	1.00%	802	1.05%
>=1	<2	188,885,266	1.59%	1,090	1.42%
>=2	<3	74,191,117	0.62%	407	0.53%
>=3	<6	9,846,333	0.08%	49	0.06%
>=6	<12	24,772	0.00%	1	0.00%
>=12		0	0.00%	0	0.00%
Total		11,882,664,031	100.00%	76,685	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,341,680,575	28.12%	18,939	24.70%
Trader Up/Down	2,135,978,409	17.98%	9,903	12.91%
Equity Release/Switcher	2,720,396,944	22.89%	25,865	33.73%
Investment	3,684,608,102	31.01%	21,978	28.66%
Total	11,882,664,031	100.00%	76,685	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,908,837,547	32.90%	17,218	22.45%
Non Dublin	7,973,826,484	67.10%	59,467	77.55%
Total	11,882,664,031	100.00%	76,685	100.00%