

ACS Pool Stratifications, 31-03-2011

Table 1 Summary

Total Property Valuation	€25,392,490,622.00
Total number of accounts	111,847
Total number of properties	94,235
Aggregate balances of the mortgages	€15,972,359,256.44
Average mortgage balance	€142,805
Weighted Average Current LTV	64.88%
Weighted Average Indexed LTV	89.43%
Aggregate Indexed LTV	62.90%
Weighted Average Seasoning	58.77 months
Weighted Average Remaining Term	21.11 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,268,613,097	7.94%	23,572	21.08%
30%	40%	1,111,693,104	6.96%	12,433	11.12%
40%	50%	1,550,098,945	9.70%	13,660	12.21%
50%	60%	1,904,793,401	11.93%	13,983	12.50%
60%	70%	2,369,987,360	14.84%	14,491	12.96%
70%	80%	3,069,195,598	19.22%	15,262	13.65%
80%	90%	3,339,095,016	20.91%	13,526	12.09%
90%	95%	1,016,238,527	6.36%	3,795	3.39%
95%	100%	256,280,247	1.60%	846	0.76%
100%		86,363,963	0.54%	279	0.25%
Total		15,972,359,256	100.00%	111,847	100.00%
Weighted Average LTV		64.88%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	874,091,449	5.47%	20,974	18.75%
30%	40%	675,255,324	4.23%	9,288	8.30%
40%	50%	856,716,712	5.36%	9,131	8.16%
50%	60%	1,039,499,845	6.51%	9,282	8.30%
60%	70%	1,202,839,206	7.53%	9,385	8.39%
70%	80%	1,383,949,004	8.66%	9,222	8.25%
80%	90%	1,539,920,927	9.64%	9,121	8.15%
90%	95%	1,000,607,120	6.26%	5,161	4.61%
95%	100%	896,106,392	5.61%	4,539	4.06%
100%		6,503,373,277	40.72%	25,744	23.02%
Total		15,972,359,256	100.00%	111,847	100.00%
Weighted Average LTV		89.43%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,367,162,825	14.82%	51,042	45.64%
100,000	200,000	4,957,623,343	31.04%	33,451	29.91%
200,000	500,000	7,092,339,095	44.40%	25,336	22.65%
500,000		1,555,233,994	9.74%	2,018	1.80%
Total		15,972,359,256	100.00%	111,847	100.00%
Average Mortgage		€142,805			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	636,054,957	3.98%	3,666	3.28%
12	24	1,143,979,462	7.16%	6,713	6.00%
24	36	1,621,722,748	10.15%	8,347	7.46%
36	48	2,533,247,688	15.86%	12,329	11.02%
48	60	3,277,112,806	20.52%	17,279	15.45%
60	72	2,561,985,855	16.04%	16,233	14.51%
72		4,198,255,740	26.28%	47,280	42.27%
Total		15,972,359,256	100.00%	111,847	100.00%
Weighted Average		58.77 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	155,252,396	0.97%	4,216	3.77%
5	10	999,600,194	6.26%	17,950	16.05%
10	15	2,231,354,677	13.97%	22,266	19.91%
15	20	3,462,810,056	21.68%	23,892	21.36%
20	25	3,930,178,889	24.61%	20,675	18.49%
25	30	3,257,875,771	20.40%	14,721	13.16%
30	35	1,935,245,817	12.12%	8,126	7.27%
35		41,457	0.00%	1	0.00%
Total		15,972,359,256	100.00%	111,847	100.00%
Weighted Average		21.11 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	13,374,673,413	83.74%	100,459	89.82%
IO	2,597,685,843	16.26%	11,388	10.18%
Total	15,972,359,256	100.00%	111,847	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	3,188,690,069	19.96%	22,508	20.12%
Variable	2,849,078,572	17.84%	30,299	27.09%
Tracker	9,916,655,729	62.09%	58,591	52.38%
Staff	17,934,885	0.11%	449	0.40%
Total	15,972,359,256	100.00%	111,847	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	1,116,701,331	35.02%	7,873	34.98%
1	2	1,219,610,466	38.25%	7,970	35.41%
2	3	479,738,501	15.05%	3,453	15.34%
3	5	286,225,060	8.98%	2,337	10.38%
5		86,414,710	2.71%	875	3.89%
Total		3,188,690,069	100.00%	22,508	100.00%
Weighted Average		1.74 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		15,376,487,878	96.27%	108,285	96.82%
>0	<1	151,490,973	0.95%	953	0.85%
>=1	<2	287,494,025	1.80%	1,781	1.59%
>=2	<3	118,835,731	0.74%	629	0.56%
>=3	<6	36,380,769	0.23%	186	0.17%
>=6	<12	1,415,350	0.01%	11	0.01%
>=12		254,530	0.00%	2	0.00%
Total		15,972,359,256	100.00%	111,847	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,344,704,957	27.20%	25,638	22.92%
Trader Up/Down	3,217,030,031	20.14%	15,322	13.70%
Equity Release/Switcher	4,764,648,167	29.83%	48,616	43.47%
Investment	3,645,976,101	22.83%	22,271	19.91%
Total	15,972,359,256	100.00%	111,847	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	5,040,343,037	31.56%	24,613	22.01%
Non Dublin	10,932,016,220	68.44%	87,234	77.99%
Total	15,972,359,256	100.00%	111,847	100.00%