

ACS Pool Stratifications, 30-06-2011

Table 1 Summary

Total Property Valuation	€25,257,867,543.00
Total number of accounts	110,976
Total number of properties	93,597
Aggregate balances of the mortgages	€15,751,754,016.70
Average mortgage balance	€141,938
Weighted Average Current LTV	64.53%
Weighted Average Indexed LTV	88.93%
Aggregate Indexed LTV	62.27%
Weighted Average Seasoning	61.46 months
Weighted Average Remaining Term	20.94 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,276,995,966	8.11%	24,034	21.66%
30%	40%	1,113,962,727	7.07%	12,470	11.24%
40%	50%	1,538,682,522	9.77%	13,595	12.25%
50%	60%	1,886,675,737	11.98%	13,799	12.43%
60%	70%	2,384,935,680	15.14%	14,437	13.01%
70%	80%	3,049,989,213	19.36%	15,037	13.55%
80%	90%	3,252,174,204	20.65%	13,120	11.82%
90%	95%	937,541,940	5.95%	3,475	3.13%
95%	100%	218,297,173	1.39%	719	0.65%
100%		92,498,856	0.59%	290	0.26%
Total		15,751,754,017	100.00%	110,976	100.00%
Weighted Average LTV		64.53%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	878,792,799	5.58%	21,327	19.22%
30%	40%	676,009,435	4.29%	9,287	8.37%
40%	50%	858,472,835	5.45%	9,134	8.23%
50%	60%	1,033,054,007	6.56%	9,245	8.33%
60%	70%	1,201,148,898	7.63%	9,268	8.35%
70%	80%	1,380,123,150	8.76%	9,215	8.30%
80%	90%	1,541,226,044	9.78%	9,053	8.16%
90%	95%	1,018,904,720	6.47%	5,253	4.73%
95%	100%	856,347,557	5.44%	4,280	3.86%
100%		6,307,674,570	40.04%	24,914	22.45%
Total		15,751,754,017	100.00%	110,976	100.00%
Weighted Average LTV		88.93%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,346,700,195	14.90%	50,957	45.92%
100,000	200,000	4,912,090,689	31.18%	33,163	29.88%
200,000	500,000	6,954,948,344	44.15%	24,877	22.42%
500,000		1,538,014,789	9.76%	1,979	1.78%
Total		15,751,754,017	100.00%	110,976	100.00%
Average Mortgage		€141,938			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	428,366,241	2.72%	2,449	2.21%
12	24	1,101,110,909	6.99%	6,436	5.80%
24	36	1,279,788,395	8.12%	7,066	6.37%
36	48	2,399,826,186	15.24%	11,656	10.50%
48	60	3,204,577,135	20.34%	16,477	14.85%
60	72	2,686,362,332	17.05%	16,277	14.67%
72		4,651,722,818	29.53%	50,615	45.61%
Total		15,751,754,017	100.00%	110,976	100.00%
Weighted Average		61.46 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	169,781,335	1.08%	4,713	4.25%
5	10	1,005,950,202	6.39%	18,037	16.25%
10	15	2,262,798,419	14.37%	22,299	20.09%
15	20	3,482,700,421	22.11%	23,748	21.40%
20	25	3,836,167,460	24.35%	20,171	18.18%
25	30	3,228,097,733	20.49%	14,515	13.08%
30	35	1,766,217,171	11.21%	7,492	6.75%
35		41,276	0.00%	1	0.00%
Total		15,751,754,017	100.00%	110,976	100.00%
Weighted Average		20.94 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	13,231,401,704	84.00%	99,931	90.05%
IO	2,520,352,313	16.00%	11,045	9.95%
Total	15,751,754,017	100.00%	110,976	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	3,116,818,728	19.79%	22,099	19.91%
Variable	2,685,122,101	17.05%	29,408	26.50%
Tracker	9,932,346,766	63.06%	59,026	53.19%
Staff	17,466,421	0.11%	443	0.40%
Total	15,751,754,017	100.00%	110,976	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	1,295,839,252	41.58%	8,896	40.26%
1	2	1,095,828,744	35.16%	7,292	33.00%
2	3	345,975,159	11.10%	2,602	11.77%
3	5	307,871,964	9.88%	2,592	11.73%
5		71,303,608	2.29%	717	3.24%
Total		3,116,818,728	100.00%	22,099	100.00%
Weighted Average		1.59 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		15,031,565,728	95.43%	106,964	96.38%
>0	<1	196,941,472	1.25%	1,176	1.06%
>=1	<2	333,051,545	2.11%	1,904	1.72%
>=2	<3	156,932,030	1.00%	747	0.67%
>=3	<6	31,314,553	0.20%	170	0.15%
>=6	<12	1,624,780	0.01%	13	0.01%
>=12		323,910	0.00%	2	0.00%
Total		15,751,754,017	100.00%	110,976	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,304,806,075	27.33%	25,551	23.02%
Trader Up/Down	3,183,464,985	20.21%	15,263	13.75%
Equity Release/Switcher	4,665,293,231	29.62%	48,154	43.39%
Investment	3,598,189,725	22.84%	22,008	19.83%
Total	15,751,754,017	100.00%	110,976	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,982,528,306	31.63%	24,429	22.01%
Non Dublin	10,769,225,711	68.37%	86,547	77.99%
Total	15,751,754,017	100.00%	110,976	100.00%