

## ACS Pool Stratifications, 06-10-2011

**Table 1 Summary**

Total Property Valuation	€25,111,153,499.00
Total number of accounts	110,246
Total number of properties	93,117
Aggregate balances of the mortgages	€15,444,731,952.38
Average mortgage balance	€140,093
Weighted Average Current LTV	64.07%
Weighted Average Indexed LTV	87.92%
Aggregate Indexed LTV	61.51%
Weighted Average Seasoning	63.65 months
Weighted Average Remaining Term	20.82 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,288,497,067	8.34%	24,612	22.32%
30%	40%	1,119,628,278	7.25%	12,613	11.44%
40%	50%	1,532,381,618	9.92%	13,538	12.28%
50%	60%	1,869,400,189	12.10%	13,660	12.39%
60%	70%	2,392,824,143	15.49%	14,443	13.10%
70%	80%	2,987,192,222	19.34%	14,676	13.31%
80%	90%	3,158,519,756	20.45%	12,736	11.55%
90%	95%	836,956,160	5.42%	3,124	2.83%
95%	100%	186,048,822	1.20%	611	0.55%
100%		73,283,698	0.47%	233	0.21%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>64.07%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	883,177,361	5.72%	21,745	19.72%
30%	40%	676,997,542	4.38%	9,331	8.46%
40%	50%	853,253,881	5.52%	9,014	8.18%
50%	60%	1,049,772,582	6.80%	9,395	8.52%
60%	70%	1,204,909,058	7.80%	9,341	8.47%
70%	80%	1,389,357,361	9.00%	9,173	8.32%
80%	90%	1,581,642,171	10.24%	9,227	8.37%
90%	95%	1,041,747,315	6.75%	5,362	4.86%
95%	100%	816,596,669	5.29%	4,082	3.70%
100%		5,947,278,012	38.51%	23,576	21.38%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>87.92%</b>			

**Table 4 Mortgage Size**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,335,021,097	15.12%	51,023	46.28%
100,000	200,000	4,901,280,842	31.73%	33,105	30.03%
200,000	500,000	6,771,339,285	43.84%	24,256	22.00%
500,000		1,437,090,729	9.30%	1,862	1.69%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€140,093</b>			

**Table 5 Seasoning (months)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	345,761,190	2.24%	1,988	1.80%
12	24	995,903,697	6.45%	5,789	5.25%
24	36	1,129,744,364	7.31%	6,741	6.11%
36	48	2,121,759,339	13.74%	10,468	9.50%
48	60	2,909,395,826	18.84%	14,929	13.54%
60	72	2,819,940,840	18.26%	16,409	14.88%
72		5,122,226,697	33.16%	53,922	48.91%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>63.65 months</b>			

**Table 6 Remaining Term (years)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	181,617,647	1.18%	5,268	4.78%
5	10	1,007,143,217	6.52%	18,107	16.42%
10	15	2,273,160,664	14.72%	22,291	20.22%
15	20	3,512,732,789	22.74%	23,801	21.59%
20	25	3,694,858,974	23.92%	19,538	17.72%
25	30	3,194,251,496	20.68%	14,418	13.08%
30	35	1,580,967,167	10.24%	6,823	6.19%
35		0	0.00%	0	0.00%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>20.82 years</b>			

**Table 7 Repayment Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	13,265,216,470	85.89%	100,670	91.31%
IO	2,179,515,482	14.11%	9,576	8.69%
<b>Total</b>	<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,995,449,990	19.39%	21,210	19.24%
Variable	2,762,345,394	17.89%	30,067	27.27%
Tracker	9,669,942,887	62.61%	58,531	53.09%
Staff	16,993,681	0.11%	438	0.40%
<b>Total</b>	<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>

*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	1,348,730,667	45.03%	8,980	42.34%
1	2	1,010,071,161	33.72%	6,919	32.62%
2	3	262,723,752	8.77%	2,022	9.53%
3	5	319,365,834	10.66%	2,736	12.90%
5		54,558,576	1.82%	553	2.61%
<b>Total</b>		<b>2,995,449,990</b>	<b>100.00%</b>	<b>21,210</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.49 years</b>			

**Table 10 Arrears Multiple (months)**

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		14,585,397,504	94.44%	105,299	95.51%
>0	<1	240,203,834	1.56%	1,598	1.45%
>=1	<2	451,652,306	2.92%	2,480	2.25%
>=2	<3	144,496,955	0.94%	743	0.67%
>=3	<6	22,486,264	0.15%	122	0.11%
>=6	<12	486,283	0.00%	3	0.00%
>=12		8,807	0.00%	1	0.00%
<b>Total</b>		<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,315,662,304	27.94%	25,836	23.43%
Trader Up/Down	3,162,336,317	20.48%	15,330	13.91%
Equity Release/Switcher	4,533,831,832	29.36%	47,623	43.20%
Investment	3,432,901,499	22.23%	21,457	19.46%
<b>Total</b>	<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,882,378,356	31.61%	24,307	22.05%
Non Dublin	10,562,353,596	68.39%	85,939	77.95%
<b>Total</b>	<b>15,444,731,952</b>	<b>100.00%</b>	<b>110,246</b>	<b>100.00%</b>