

ACS Pool Stratifications, 31-12-2011

Table 1 Summary

Total Property Valuation	€22,065,291,227.00
Total number of accounts	109,375
Total number of properties	92,550
Aggregate balances of the mortgages	€15,255,530,146.99
Average mortgage balance	€139,479
Weighted Average Current LTV	63.90%
Weighted Average Indexed LTV	100.35%
Aggregate Indexed LTV	69.14%
Weighted Average Seasoning	66.10 months
Weighted Average Remaining Term	20.68 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,287,860,802	8.44%	24,822	22.69%
30%	40%	1,118,101,520	7.33%	12,599	11.52%
40%	50%	1,518,346,606	9.95%	13,437	12.29%
50%	60%	1,860,600,625	12.20%	13,528	12.37%
60%	70%	2,364,215,607	15.50%	14,167	12.95%
70%	80%	2,937,000,305	19.25%	14,374	13.14%
80%	90%	3,110,007,904	20.39%	12,602	11.52%
90%	95%	814,249,799	5.34%	3,058	2.80%
95%	100%	159,057,960	1.04%	526	0.48%
100%		86,089,020	0.56%	262	0.24%
Total		15,255,530,147	100.00%	109,375	100.00%
Weighted Average LTV		63.90%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	713,566,778	4.68%	19,430	17.76%
30%	40%	545,906,342	3.58%	8,238	7.53%
40%	50%	665,416,098	4.36%	8,033	7.34%
50%	60%	805,839,590	5.28%	7,953	7.27%
60%	70%	953,910,129	6.25%	8,189	7.49%
70%	80%	1,068,170,442	7.00%	8,120	7.42%
80%	90%	1,228,074,058	8.05%	8,021	7.33%
90%	95%	647,357,845	4.24%	3,949	3.61%
95%	100%	679,033,082	4.45%	3,961	3.62%
100%		7,948,255,784	52.10%	33,481	30.61%
Total		15,255,530,147	100.00%	109,375	100.00%
Weighted Average LTV		100.35%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,312,885,279	15.16%	50,712	46.37%
100,000	200,000	4,873,161,161	31.94%	32,941	30.12%
200,000	500,000	6,656,144,986	43.63%	23,885	21.84%
500,000		1,413,338,721	9.26%	1,837	1.68%
Total		15,255,530,147	100.00%	109,375	100.00%
Average Mortgage		€139,479			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	245,276,166	1.61%	1,405	1.28%
12	24	903,084,844	5.92%	5,240	4.79%
24	36	1,101,284,687	7.22%	6,664	6.09%
36	48	1,775,016,675	11.64%	9,027	8.25%
48	60	2,577,920,446	16.90%	13,114	11.99%
60	72	2,973,125,081	19.49%	16,609	15.19%
72		5,679,822,249	37.23%	57,316	52.40%
Total		15,255,530,147	100.00%	109,375	100.00%
Weighted Average		66.10 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	195,891,547	1.28%	5,711	5.22%
5	10	1,014,391,091	6.65%	18,113	16.56%
10	15	2,298,211,007	15.06%	22,209	20.31%
15	20	3,558,395,574	23.33%	23,797	21.76%
20	25	3,613,341,196	23.69%	19,140	17.50%
25	30	3,180,926,293	20.85%	14,299	13.07%
30	35	1,394,373,439	9.14%	6,106	5.58%
35		0	0.00%	0	0.00%
Total		15,255,530,147	100.00%	109,375	100.00%
Weighted Average		20.68 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	13,204,941,650	86.56%	100,422	91.81%
IO	2,050,588,497	13.44%	8,953	8.19%
Total	15,255,530,147	100.00%	109,375	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,850,039,411	18.68%	20,265	18.53%
Variable	2,862,725,991	18.77%	30,637	28.01%
Tracker	9,526,207,656	62.44%	58,044	53.07%
Staff	16,557,089	0.11%	429	0.39%
Total	15,255,530,147	100.00%	109,375	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	1,368,531,535	48.02%	9,011	44.47%
1	2	886,938,065	31.12%	6,257	30.88%
2	3	228,111,902	8.00%	1,774	8.75%
3	5	324,210,696	11.38%	2,803	13.83%
5		42,247,213	1.48%	420	2.07%
Total		2,850,039,411	100.00%	20,265	100.00%
Weighted Average		1.36 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		14,451,991,920	94.73%	104,751	95.77%
>0	<1	200,806,352	1.32%	1,285	1.17%
>=1	<2	374,830,556	2.46%	2,225	2.03%
>=2	<3	170,203,149	1.12%	856	0.78%
>=3	<6	56,341,916	0.37%	248	0.23%
>=6	<12	1,356,254	0.01%	10	0.01%
>=12		0	0.00%	0	0.00%
Total		15,255,530,147	100.00%	109,375	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,316,801,237	28.30%	25,963	23.74%
Trader Up/Down	3,142,401,457	20.60%	15,305	13.99%
Equity Release/Switcher	4,437,801,278	29.09%	46,970	42.94%
Investment	3,358,526,175	22.02%	21,137	19.33%
Total	15,255,530,147	100.00%	109,375	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,845,082,528	31.76%	24,182	22.11%
Non Dublin	10,410,447,619	68.24%	85,193	77.89%
Total	15,255,530,147	100.00%	109,375	100.00%