

ACS Pool Stratifications, 31-03-2012

Table 1 Summary

Total Property Valuation	€20,814,705,936.00
Total number of accounts	108,589
Total number of properties	92,042
Aggregate balances of the mortgages	€14,986,665,889.69
Average mortgage balance	€138,013
Weighted Average Current LTV	63.52%
Weighted Average Indexed LTV	105.15%
Aggregate Indexed LTV	72.00%
Weighted Average Seasoning	68.15 months
Weighted Average Remaining Term	20.59 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,291,817,587	8.62%	25,272	23.27%
30%	40%	1,117,518,399	7.46%	12,650	11.65%
40%	50%	1,509,907,247	10.08%	13,311	12.26%
50%	60%	1,855,340,391	12.38%	13,400	12.34%
60%	70%	2,351,868,765	15.69%	14,015	12.91%
70%	80%	2,866,763,307	19.13%	14,006	12.90%
80%	90%	3,044,609,127	20.32%	12,442	11.46%
90%	95%	737,079,460	4.92%	2,811	2.59%
95%	100%	139,941,307	0.93%	458	0.42%
100%		71,820,299	0.48%	224	0.21%
Total		14,986,665,890	100.00%	108,589	100.00%
Weighted Average LTV		63.52%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	652,199,163	4.35%	18,643	17.17%
30%	40%	490,268,853	3.27%	7,761	7.15%
40%	50%	605,471,777	4.04%	7,709	7.10%
50%	60%	750,967,384	5.01%	7,665	7.06%
60%	70%	868,639,041	5.80%	7,779	7.16%
70%	80%	967,843,371	6.46%	7,616	7.01%
80%	90%	1,112,665,999	7.42%	7,735	7.12%
90%	95%	580,779,927	3.88%	3,628	3.34%
95%	100%	633,973,539	4.23%	3,820	3.52%
100%		8,323,856,835	55.54%	36,233	33.37%
Total		14,986,665,890	100.00%	108,589	100.00%
Weighted Average LTV		105.15%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,294,227,349	15.31%	50,572	46.57%
100,000	200,000	4,864,175,295	32.46%	32,914	30.31%
200,000	500,000	6,494,455,098	43.33%	23,363	21.52%
500,000		1,333,808,147	8.90%	1,740	1.60%
Total		14,986,665,890	100.00%	108,589	100.00%
Average Mortgage		€138,013			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	278,240,961	1.86%	1,652	1.52%
12	24	843,153,470	5.63%	4,898	4.51%
24	36	1,101,475,178	7.35%	6,645	6.12%
36	48	1,497,914,180	9.99%	7,977	7.35%
48	60	2,277,342,267	15.20%	11,636	10.72%
60	72	2,945,403,121	19.65%	16,173	14.89%
72		6,043,136,713	40.32%	59,608	54.89%
Total		14,986,665,890	100.00%	108,589	100.00%
Weighted Average		68.15 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	202,745,536	1.35%	6,023	5.55%
5	10	998,327,619	6.66%	17,981	16.56%
10	15	2,285,379,230	15.25%	22,078	20.33%
15	20	3,552,332,568	23.70%	23,683	21.81%
20	25	3,494,374,251	23.32%	18,730	17.25%
25	30	3,176,580,570	21.20%	14,342	13.21%
30	35	1,276,668,159	8.52%	5,749	5.29%
35		257,957	0.00%	3	0.00%
Total		14,986,665,890	100.00%	108,589	100.00%
Weighted Average		20.59 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	13,001,387,025	86.75%	99,713	91.83%
IO	1,985,278,865	13.25%	8,876	8.17%
Total	14,986,665,890	100.00%	108,589	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,658,712,400	17.74%	19,033	17.53%
Variable	3,011,238,191	20.09%	31,571	29.07%
Tracker	9,300,692,120	62.06%	57,559	53.01%
Staff	16,023,179	0.11%	426	0.39%
Total	14,986,665,890	100.00%	108,589	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	1,544,645,308	58.10%	10,145	53.30%
1	2	613,504,396	23.08%	4,582	24.07%
2	3	195,538,214	7.35%	1,584	8.32%
3	5	272,321,108	10.24%	2,404	12.63%
5		32,703,374	1.23%	318	1.67%
Total		2,658,712,400	100.00%	19,033	100.00%
Weighted Average		1.30 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		14,247,345,933	95.07%	104,053	95.82%
>0	<1	181,618,342	1.21%	1,218	1.12%
>=1	<2	364,713,752	2.43%	2,245	2.07%
>=2	<3	168,950,214	1.13%	939	0.86%
>=3	<6	20,979,547	0.14%	113	0.10%
>=6	<12	2,372,567	0.02%	17	0.02%
>=12		685,536	0.00%	4	0.00%
Total		14,986,665,890	100.00%	108,589	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,333,341,030	28.91%	26,259	24.18%
Trader Up/Down	3,106,075,607	20.73%	15,326	14.11%
Equity Release/Switcher	4,333,081,408	28.91%	46,451	42.78%
Investment	3,214,167,843	21.45%	20,553	18.93%
Total	14,986,665,890	100.00%	108,589	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,779,193,476	31.89%	24,146	22.24%
Non Dublin	10,207,472,414	68.11%	84,443	77.76%
Total	14,986,665,890	100.00%	108,589	100.00%