

ACS Pool Stratifications, 29-06-2012

Table 1 Summary

Total Property Valuation	€20,379,239,315.00
Total number of accounts	107,707
Total number of properties	91,490
Aggregate balances of the mortgages	€14,757,670,367.52
Average mortgage balance	€137,017
Weighted Average Current LTV	63.27%
Weighted Average Indexed LTV	105.45%
Aggregate Indexed LTV	72.42%
Weighted Average Seasoning	70.43 months
Weighted Average Remaining Term	20.47 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,296,836,646	8.79%	25,656	23.82%
30%	40%	1,114,722,810	7.55%	12,567	11.67%
40%	50%	1,483,654,981	10.05%	13,118	12.18%
50%	60%	1,857,341,747	12.59%	13,350	12.39%
60%	70%	2,326,862,189	15.77%	13,809	12.82%
70%	80%	2,819,070,449	19.10%	13,735	12.75%
80%	90%	2,990,436,313	20.26%	12,256	11.38%
90%	95%	672,898,324	4.56%	2,587	2.40%
95%	100%	121,748,993	0.82%	403	0.37%
100%		74,097,915	0.50%	226	0.21%
Total		14,757,670,368	100.00%	107,707	100.00%
Weighted Average LTV		63.27%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	630,086,085	4.27%	18,456	17.14%
30%	40%	474,646,299	3.22%	7,561	7.02%
40%	50%	588,717,914	3.99%	7,589	7.05%
50%	60%	713,950,482	4.84%	7,393	6.86%
60%	70%	845,455,082	5.73%	7,615	7.07%
70%	80%	951,869,030	6.45%	7,546	7.01%
80%	90%	1,085,435,655	7.36%	7,587	7.04%
90%	95%	576,862,927	3.91%	3,636	3.38%
95%	100%	610,577,308	4.14%	3,740	3.47%
100%		8,280,069,586	56.11%	36,584	33.97%
Total		14,757,670,368	100.00%	107,707	100.00%
Weighted Average LTV		105.45%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,269,842,787	15.38%	50,329	46.73%
100,000	200,000	4,849,278,984	32.86%	32,840	30.49%
200,000	500,000	6,341,794,658	42.97%	22,848	21.21%
500,000		1,296,753,938	8.79%	1,690	1.57%
Total		14,757,670,368	100.00%	107,707	100.00%
Average Mortgage		€137,017			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	201,990,051	1.37%	1,180	1.10%
12	24	790,917,439	5.36%	4,665	4.33%
24	36	1,072,057,407	7.26%	6,397	5.94%
36	48	1,177,910,917	7.98%	6,734	6.25%
48	60	2,150,520,536	14.57%	10,926	10.14%
60	72	2,847,478,041	19.29%	15,308	14.21%
72		6,516,795,976	44.16%	62,497	58.03%
Total		14,757,670,368	100.00%	107,707	100.00%
Weighted Average		70.43 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	214,032,900	1.45%	6,449	5.99%
5	10	998,391,325	6.77%	17,969	16.68%
10	15	2,278,465,257	15.44%	21,859	20.29%
15	20	3,522,614,296	23.87%	23,433	21.76%
20	25	3,433,125,444	23.26%	18,413	17.10%
25	30	3,174,435,890	21.51%	14,341	13.31%
30	35	1,136,348,300	7.70%	5,240	4.87%
35		256,955	0.00%	3	0.00%
Total		14,757,670,368	100.00%	107,707	100.00%
Weighted Average		20.47 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,657,540,003	85.77%	98,139	91.12%
IO	2,100,130,365	14.23%	9,568	8.88%
Total	14,757,670,368	100.00%	107,707	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,238,449,334	15.17%	16,421	15.25%
Variable	3,320,965,244	22.50%	33,469	31.07%
Tracker	9,182,730,703	62.22%	57,395	53.29%
Staff	15,525,087	0.11%	422	0.39%
Total	14,757,670,368	100.00%	107,707	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	1,287,175,752	57.50%	8,640	52.62%
1	2	469,494,410	20.97%	3,629	22.10%
2	3	213,914,612	9.56%	1,669	10.16%
3	5	246,935,517	11.03%	2,263	13.78%
5		20,929,043	0.93%	220	1.34%
Total		2,238,449,334	100.00%	16,421	100.00%
Weighted Average		1.34 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		14,111,346,364	95.62%	103,726	96.30%
>0	<1	176,648,526	1.20%	1,177	1.09%
>=1	<2	315,303,802	2.14%	1,948	1.81%
>=2	<3	136,944,860	0.93%	775	0.72%
>=3	<6	15,932,975	0.11%	72	0.07%
>=6	<12	784,281	0.01%	6	0.01%
>=12		709,559	0.00%	3	0.00%
Total		14,757,670,368	100.00%	107,707	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,328,429,890	29.33%	26,414	24.52%
Trader Up/Down	3,091,026,121	20.95%	15,377	14.28%
Equity Release/Switcher	4,208,160,212	28.52%	45,731	42.46%
Investment	3,130,054,144	21.21%	20,185	18.74%
Total	14,757,670,368	100.00%	107,707	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,718,990,221	31.98%	24,003	22.29%
Non Dublin	10,038,680,147	68.02%	83,704	77.71%
Total	14,757,670,368	100.00%	107,707	100.00%