

ACS Pool Stratifications, 28-09-12

Total Book

Table 1 Summary

Total Property Valuation	€20,098,259,416.00
Total number of accounts	106,810
Total number of properties	90,795
Aggregate balances of the mortgages	€14,541,753,500.28
Average mortgage balance	€136,146
Weighted Average Current LTV	62.88%
Weighted Average Indexed LTV	105.17%
Aggregate Indexed LTV	72.35%
Weighted Average Seasoning	73.07 months
Weighted Average Remaining Term	20.32 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,307,833,274	8.99%	26,176	24.51%
30%	40%	1,122,950,423	7.72%	12,573	11.77%
40%	50%	1,472,487,898	10.13%	13,007	12.18%
50%	60%	1,852,434,640	12.74%	13,223	12.38%
60%	70%	2,316,064,547	15.93%	13,661	12.79%
70%	80%	2,805,593,835	19.29%	13,471	12.61%
80%	90%	2,920,810,627	20.09%	11,978	11.21%
90%	95%	567,809,987	3.90%	2,166	2.03%
95%	100%	102,525,783	0.71%	339	0.32%
100%	125%	71,977,403	0.49%	215	0.20%
125%	150%	0	0.00%	0	0.00%
150%		1,265,083	0.01%	1	0.00%
Total		14,541,753,500	100.00%	106,810	100.00%
Weighted Average LTV		62.88%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	630,511,028	4.34%	18,714	17.52%
30%	40%	474,349,655	3.26%	7,617	7.13%
40%	50%	593,410,908	4.08%	7,555	7.07%
50%	60%	720,362,932	4.95%	7,487	7.01%
60%	70%	850,557,327	5.85%	7,635	7.15%
70%	80%	948,268,988	6.52%	7,480	7.00%
80%	90%	1,073,435,225	7.38%	7,505	7.03%
90%	95%	568,441,952	3.91%	3,633	3.40%
95%	100%	613,954,716	4.22%	3,742	3.50%
100%	125%	3,338,545,621	22.96%	17,522	16.40%
125%	150%	2,474,087,226	17.01%	10,622	9.94%
150%		2,255,827,922	15.51%	7,298	6.83%
Total		14,541,753,500	100.00%	106,810	100.00%
Weighted Average LTV		105.17%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,245,317,341	15.44%	50,231	47.03%
100,000	200,000	4,811,552,621	33.09%	32,629	30.55%
200,000	500,000	6,167,008,294	42.41%	22,255	20.84%
500,000		1,317,875,244	9.06%	1,695	1.59%
Total		14,541,753,500	100.00%	106,810	100.00%
Average Mortgage		€136,146			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	84,742,658	0.58%	496	0.46%
12	24	688,902,376	4.74%	4,115	3.85%
24	36	975,908,186	6.71%	5,778	5.41%
36	48	1,060,080,037	7.29%	6,510	6.09%
48	60	1,962,586,682	13.50%	9,914	9.28%
60	72	2,641,256,169	18.16%	13,991	13.10%
72		7,128,277,392	49.02%	66,006	61.80%
Total		14,541,753,500	100.00%	106,810	100.00%
Weighted Average		73.07 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	225,926,091	1.55%	6,927	6.49%
5	10	1,013,296,725	6.97%	18,127	16.97%
10	15	2,283,408,944	15.70%	21,632	20.25%
15	20	3,502,921,493	24.09%	23,099	21.63%
20	25	3,378,832,742	23.24%	18,076	16.92%
25	30	3,114,322,425	21.42%	14,139	13.24%
30	35	1,022,505,611	7.03%	4,806	4.50%
35		539,471	0.00%	4	0.00%
Total		14,541,753,500	100.00%	106,810	100.00%
Weighted Average		20.32 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,516,509,755	86.07%	97,653	91.43%
IO	2,025,243,745	13.93%	9,157	8.57%
Total	14,541,753,500	100.00%	106,810	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,935,119,593	13.31%	14,594	13.66%
Variable	3,500,461,603	24.07%	34,671	32.46%
Tracker	9,091,047,879	62.52%	57,129	53.49%
Staff	15,124,425	0.10%	416	0.39%
Total	14,541,753,500	100.00%	106,810	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	1,120,214,621	57.89%	7,803	53.47%
1	2	361,633,027	18.69%	2,825	19.36%
2	3	213,741,544	11.05%	1,708	11.70%
3	5	222,304,647	11.49%	2,077	14.23%
5		17,225,753	0.89%	181	1.24%
Total		1,935,119,593	100.00%	14,594	100.00%
Weighted Average		1.32 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		13,924,819,695	95.76%	102,992	96.43%
>0	<1	181,729,792	1.25%	1,162	1.09%
>=1	<2	311,319,994	2.14%	1,922	1.80%
>=2	<3	114,000,776	0.78%	673	0.63%
>=3	<6	7,714,976	0.05%	49	0.05%
>=6	<12	2,004,723	0.01%	9	0.01%
>=12		163,545	0.00%	3	0.00%
Total		14,541,753,500	100.00%	106,810	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,281,394,915	29.44%	26,322	24.64%
Trader Up/Down	3,040,577,886	20.91%	15,280	14.31%
Equity Release/Switcher	4,114,497,034	28.29%	45,285	42.40%
Investment	3,105,283,666	21.35%	19,923	18.65%
Total	14,541,753,500	100.00%	106,810	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,648,752,215	31.97%	23,762	22.25%
Non Dublin	9,893,001,285	68.03%	83,048	77.75%
Total	14,541,753,500	100.00%	106,810	100.00%