

ACS Pool Stratifications, 31-12-12

Total Book

Table 1 Summary

Total Property Valuation	€20,144,057,889.00
Total number of accounts	105,888
Total number of properties	90,022
Aggregate balances of the mortgages	€14,264,161,826.68
Average mortgage balance	€134,710
Weighted Average Current LTV	62.48%
Weighted Average Indexed LTV	103.16%
Aggregate Indexed LTV	70.81%
Weighted Average Seasoning	76.05 months
Weighted Average Remaining Term	20.12 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,313,680,838	9.21%	26,619	25.14%
30%	40%	1,120,505,607	7.86%	12,589	11.89%
40%	50%	1,467,474,192	10.29%	12,956	12.24%
50%	60%	1,849,667,144	12.97%	13,226	12.49%
60%	70%	2,303,715,047	16.15%	13,482	12.73%
70%	80%	2,786,896,097	19.54%	13,279	12.54%
80%	90%	2,802,702,977	19.65%	11,523	10.88%
90%	95%	445,648,102	3.12%	1,683	1.59%
95%	100%	92,596,946	0.65%	291	0.27%
100%	125%	76,966,042	0.54%	226	0.21%
125%	150%	556,662	0.00%	4	0.00%
150%		3,752,172	0.03%	10	0.01%
Total		14,264,161,827	100.00%	105,888	100.00%
Weighted Average LTV		62.48%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	646,036,702	4.53%	19,185	18.12%
30%	40%	485,023,367	3.40%	7,721	7.29%
40%	50%	585,501,765	4.10%	7,388	6.98%
50%	60%	729,897,913	5.12%	7,502	7.08%
60%	70%	839,863,797	5.89%	7,622	7.20%
70%	80%	974,628,753	6.83%	7,581	7.16%
80%	90%	1,071,979,035	7.52%	7,420	7.01%
90%	95%	579,814,224	4.06%	3,703	3.50%
95%	100%	613,257,709	4.30%	3,684	3.48%
100%	125%	3,318,164,215	23.26%	17,351	16.39%
125%	150%	2,402,381,475	16.84%	10,190	9.62%
150%		2,017,612,872	14.14%	6,541	6.18%
Total		14,264,161,827	100.00%	105,888	100.00%
Weighted Average LTV		103.16%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,235,280,261	15.67%	50,319	47.52%
100,000	200,000	4,756,823,681	33.35%	32,275	30.48%
200,000	500,000	5,998,700,385	42.05%	21,661	20.46%
500,000		1,273,357,499	8.93%	1,633	1.54%
Total		14,264,161,827	100.00%	105,888	100.00%
Average Mortgage		€134,710			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	28,498,986	0.20%	171	0.16%
12	24	540,527,599	3.79%	3,255	3.07%
24	36	879,892,508	6.17%	5,235	4.94%
36	48	1,024,598,911	7.18%	6,438	6.08%
48	60	1,611,002,158	11.29%	8,539	8.06%
60	72	2,324,345,242	16.30%	12,297	11.61%
72		7,855,296,424	55.07%	69,953	66.06%
Total		14,264,161,827	100.00%	105,888	100.00%
Weighted Average		76.05 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	239,195,527	1.68%	7,422	7.01%
5	10	1,031,962,170	7.23%	18,203	17.19%
10	15	2,287,210,400	16.03%	21,547	20.35%
15	20	3,503,734,520	24.56%	22,855	21.58%
20	25	3,285,392,630	23.03%	17,725	16.74%
25	30	3,029,359,328	21.24%	13,849	13.08%
30	35	884,921,265	6.20%	4,271	4.03%
35		2,385,986	0.02%	16	0.02%
Total		14,264,161,827	100.00%	105,888	100.00%
Weighted Average		20.12 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,388,679,319	86.85%	97,473	92.05%
IO	1,875,482,508	13.15%	8,415	7.95%
Total	14,264,161,827	100.00%	105,888	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,807,770,111	12.67%	13,879	13.11%
Variable	3,494,859,993	24.50%	34,790	32.86%
Tracker	8,946,629,433	62.72%	56,817	53.66%
Staff	14,902,290	0.10%	402	0.38%
Total	14,264,161,827	100.00%	105,888	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	945,837,081	52.32%	6,814	49.10%
1	2	373,126,417	20.64%	2,860	20.61%
2	3	271,199,269	15.00%	2,156	15.53%
3	5	203,813,041	11.27%	1,893	13.64%
5		13,794,303	0.76%	156	1.12%
Total		1,807,770,111	100.00%	13,879	100.00%
Weighted Average		1.34 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		13,624,580,194	95.52%	101,935	96.27%
>0	<1	218,259,327	1.53%	1,422	1.34%
>=1	<2	282,735,797	1.98%	1,738	1.64%
>=2	<3	109,181,219	0.77%	650	0.61%
>=3	<6	27,887,817	0.20%	133	0.13%
>=6	<12	1,396,911	0.01%	8	0.01%
>=12		120,561	0.00%	2	0.00%
Total		14,264,161,827	100.00%	105,888	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,219,393,796	29.58%	26,148	24.69%
Trader Up/Down	2,977,737,012	20.88%	15,149	14.31%
Equity Release/Switcher	4,022,463,792	28.20%	44,946	42.45%
Investment	3,044,567,228	21.34%	19,645	18.55%
Total	14,264,161,827	100.00%	105,888	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,571,291,950	32.05%	23,537	22.23%
Non Dublin	9,692,869,876	67.95%	82,351	77.77%
Total	14,264,161,827	100.00%	105,888	100.00%