

ACS Pool Stratifications, 31-03-13

Total Book

Table 1 Summary

Total Property Valuation	€19,376,157,899.00
Total number of accounts	104,670
Total number of properties	89,162
Aggregate balances of the mortgages	€14,059,720,887.35
Average mortgage balance	€134,324
Weighted Average Current LTV	62.12%
Weighted Average Indexed LTV	105.39%
Aggregate Indexed LTV	72.56%
Weighted Average Seasoning	78.46 months
Weighted Average Remaining Term	20.02 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,314,694,499	9.35%	26,877	25.68%
30%	40%	1,116,062,576	7.94%	12,443	11.89%
40%	50%	1,459,545,644	10.38%	12,791	12.22%
50%	60%	1,833,567,109	13.04%	13,092	12.51%
60%	70%	2,290,951,283	16.29%	13,251	12.66%
70%	80%	2,758,874,485	19.62%	13,011	12.43%
80%	90%	2,738,134,962	19.48%	11,256	10.75%
90%	95%	389,168,010	2.77%	1,467	1.40%
95%	100%	88,394,027	0.63%	273	0.26%
100%	125%	70,242,958	0.50%	208	0.20%
125%	150%	0	0.00%	0	0.00%
150%		85,336	0.00%	1	0.00%
Total		14,059,720,887	100.00%	104,670	100.00%
Weighted Average LTV		62.12%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	611,896,844	4.35%	18,656	17.82%
30%	40%	446,356,400	3.17%	7,290	6.96%
40%	50%	558,863,108	3.97%	7,196	6.87%
50%	60%	675,199,205	4.80%	7,101	6.78%
60%	70%	789,683,321	5.62%	7,329	7.00%
70%	80%	920,706,251	6.55%	7,329	7.00%
80%	90%	1,021,772,501	7.27%	7,195	6.87%
90%	95%	553,655,200	3.94%	3,615	3.45%
95%	100%	574,171,134	4.08%	3,473	3.32%
100%	125%	3,184,662,191	22.65%	17,153	16.39%
125%	150%	2,429,854,933	17.28%	10,656	10.18%
150%		2,292,899,799	16.31%	7,677	7.33%
Total		14,059,720,887	100.00%	104,670	100.00%
Weighted Average LTV		105.39%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,202,498,235	15.67%	49,790	47.57%
100,000	200,000	4,715,436,748	33.54%	32,006	30.58%
200,000	500,000	5,883,750,383	41.85%	21,271	20.32%
500,000		1,258,035,521	8.95%	1,603	1.53%
Total		14,059,720,887	100.00%	104,670	100.00%
Average Mortgage		€134,324			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	26,850,949	0.19%	155	0.15%
12	24	437,488,917	3.11%	2,628	2.51%
24	36	827,400,003	5.88%	4,929	4.71%
36	48	1,033,717,878	7.35%	6,452	6.16%
48	60	1,401,729,246	9.97%	7,670	7.33%
60	72	2,132,238,203	15.17%	11,121	10.62%
72		8,200,295,692	58.32%	71,715	68.52%
Total		14,059,720,887	100.00%	104,670	100.00%
Weighted Average		78.46 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	242,373,311	1.72%	7,662	7.32%
5	10	1,025,701,313	7.30%	18,070	17.26%
10	15	2,263,469,913	16.10%	21,168	20.22%
15	20	3,467,978,992	24.67%	22,491	21.49%
20	25	3,210,014,049	22.83%	17,360	16.59%
25	30	3,010,017,071	21.41%	13,765	13.15%
30	35	832,480,662	5.92%	4,114	3.93%
35		7,685,577	0.05%	40	0.04%
Total		14,059,720,887	100.00%	104,670	100.00%
Weighted Average		20.02 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,324,626,349	87.66%	97,079	92.75%
IO	1,735,094,538	12.34%	7,591	7.25%
Total	14,059,720,887	100.00%	104,670	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,649,619,814	11.73%	12,842	12.27%
Variable	3,573,340,609	25.42%	35,099	33.53%
Tracker	8,820,745,857	62.74%	56,336	53.82%
Staff	16,014,607	0.11%	393	0.38%
Total	14,059,720,887	100.00%	104,670	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	871,032,678	52.80%	6,457	50.28%
1	2	353,200,086	21.41%	2,682	20.88%
2	3	289,369,434	17.54%	2,316	18.03%
3	5	122,886,481	7.45%	1,229	9.57%
5		13,131,135	0.80%	158	1.23%
Total		1,649,619,814	100.00%	12,842	100.00%
Weighted Average		1.33 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		13,444,748,559	95.63%	100,898	96.40%
>0	<1	231,036,098	1.64%	1,435	1.37%
>=1	<2	307,050,518	2.18%	1,920	1.83%
>=2	<3	68,635,655	0.49%	367	0.35%
>=3	<6	6,401,338	0.05%	40	0.04%
>=6	<12	1,848,720	0.01%	10	0.01%
>=12		0	0.00%	0	0.00%
Total		14,059,720,887	100.00%	104,670	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,201,387,409	29.88%	26,154	24.99%
Trader Up/Down	2,947,360,572	20.96%	15,084	14.41%
Equity Release/Switcher	3,927,362,007	27.93%	44,174	42.20%
Investment	2,983,610,900	21.22%	19,258	18.40%
Total	14,059,720,887	100.00%	104,670	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,504,965,612	32.04%	23,258	22.22%
Non Dublin	9,554,755,275	67.96%	81,412	77.78%
Total	14,059,720,887	100.00%	104,670	100.00%