

ACS Pool Stratifications, 30-06-13

Total Book

Table 1 Summary

Total Property Valuation	€19,365,572,958.00
Total number of accounts	103,798
Total number of properties	88,531
Aggregate balances of the mortgages	€13,788,027,262.97
Average mortgage balance	€132,835
Weighted Average Current LTV	61.83%
Weighted Average Indexed LTV	103.79%
Aggregate Indexed LTV	71.20%
Weighted Average Seasoning	80.79 months
Weighted Average Remaining Term	19.97 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,320,128,824	9.57%	27,267	26.27%
30%	40%	1,117,377,215	8.10%	12,522	12.06%
40%	50%	1,440,666,713	10.45%	12,559	12.10%
50%	60%	1,815,979,533	13.17%	12,987	12.51%
60%	70%	2,266,156,249	16.44%	13,012	12.54%
70%	80%	2,709,833,350	19.65%	12,790	12.32%
80%	90%	2,659,294,835	19.29%	11,031	10.63%
90%	95%	312,754,494	2.27%	1,195	1.15%
95%	100%	82,135,260	0.60%	238	0.23%
100%	125%	62,524,765	0.45%	193	0.19%
125%	150%	0	0.00%	0	0.00%
150%		1,176,026	0.01%	4	0.00%
Total		13,788,027,263	100.00%	103,798	100.00%
Weighted Average LTV		61.83%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	619,962,443	4.50%	19,068	18.37%
30%	40%	461,401,223	3.35%	7,491	7.22%
40%	50%	559,185,603	4.06%	7,121	6.86%
50%	60%	692,880,594	5.03%	7,252	6.99%
60%	70%	808,225,705	5.86%	7,380	7.11%
70%	80%	942,126,213	6.83%	7,370	7.10%
80%	90%	1,050,819,897	7.62%	7,303	7.04%
90%	95%	554,075,483	4.02%	3,599	3.47%
95%	100%	582,197,070	4.22%	3,530	3.40%
100%	125%	3,140,827,727	22.78%	16,759	16.15%
125%	150%	2,309,711,705	16.75%	10,032	9.66%
150%		2,066,613,601	14.99%	6,893	6.64%
Total		13,788,027,263	100.00%	103,798	100.00%
Weighted Average LTV		103.79%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,183,351,842	15.84%	49,646	47.83%
100,000	200,000	4,690,009,930	34.02%	31,868	30.70%
200,000	500,000	5,732,719,715	41.58%	20,771	20.01%
500,000		1,181,945,777	8.57%	1,513	1.46%
Total		13,788,027,263	100.00%	103,798	100.00%
Average Mortgage		€132,835			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	24,689,522	0.18%	146	0.14%
12	24	359,996,744	2.61%	2,159	2.08%
24	36	776,624,759	5.63%	4,711	4.54%
36	48	1,010,383,417	7.33%	6,237	6.01%
48	60	1,097,550,247	7.96%	6,479	6.24%
60	72	1,979,876,510	14.36%	10,437	10.06%
72		8,538,906,063	61.93%	73,629	70.93%
Total		13,788,027,263	100.00%	103,798	100.00%
Weighted Average		80.79 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	242,027,001	1.76%	7,970	7.68%
5	10	1,020,732,918	7.40%	18,039	17.38%
10	15	2,224,024,261	16.13%	20,831	20.07%
15	20	3,406,424,218	24.71%	22,145	21.33%
20	25	3,134,928,603	22.74%	17,100	16.47%
25	30	2,959,382,755	21.46%	13,649	13.15%
30	35	787,184,835	5.71%	3,995	3.85%
35		13,322,672	0.10%	69	0.07%
Total		13,788,027,263	100.00%	103,798	100.00%
Weighted Average		19.97 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	12,220,440,264	88.63%	96,941	93.39%
IO	1,567,586,999	11.37%	6,857	6.61%
Total	13,788,027,263	100.00%	103,798	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,376,586,034	9.98%	11,041	10.64%
Variable	3,779,573,059	27.41%	36,484	35.15%
Tracker	8,603,148,536	62.40%	55,814	53.77%
Staff	28,719,634	0.21%	459	0.44%
Total	13,788,027,263	100.00%	103,798	100.00%

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	539,904,370	39.22%	4,205	38.09%
1	2	405,833,849	29.48%	3,026	27.41%
2	3	327,197,824	23.77%	2,690	24.36%
3	5	93,231,534	6.77%	995	9.01%
5		10,418,456	0.76%	125	1.13%
Total		1,376,586,034	100.00%	11,041	100.00%
Weighted Average		1.56 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		13,254,375,531	96.13%	100,491	96.81%
>0	<1	210,156,597	1.52%	1,359	1.31%
>=1	<2	284,246,733	2.06%	1,724	1.66%
>=2	<3	35,406,227	0.26%	201	0.19%
>=3	<6	3,580,805	0.03%	20	0.02%
>=6	<12	133,111	0.00%	2	0.00%
>=12		128,258	0.00%	1	0.00%
Total		13,788,027,263	100.00%	103,798	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,196,130,462	30.43%	26,346	25.38%
Trader Up/Down	2,912,823,733	21.13%	15,071	14.52%
Equity Release/Switcher	3,827,395,291	27.76%	43,619	42.02%
Investment	2,851,677,777	20.68%	18,762	18.08%
Total	13,788,027,263	100.00%	103,798	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,436,784,490	32.18%	23,142	22.30%
Non Dublin	9,351,242,773	67.82%	80,656	77.70%
Total	13,788,027,263	100.00%	103,798	100.00%