

ACS Pool Stratifications 31-03-2015

Total Book

Table 1 Summary

Total Property Valuation	€21,373,683,314
Total number of accounts	95,294
Total number of properties	82,175
Aggregate balances of the mortgages	€11,978,504,867
Average mortgage balance	€125,701
Weighted Average Current LTV	58.91%
Weighted Average Indexed LTV	81.94%
Aggregate Indexed LTV	56.04%
Weighted Average Seasoning	99.31 months
Weighted Average Remaining Term	19.14 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,324,519,734	11.06%	28,638	30.05%
30%	40%	1,071,301,734	8.94%	11,608	12.18%
40%	50%	1,398,290,313	11.67%	11,857	12.44%
50%	60%	1,767,906,048	14.76%	12,057	12.65%
60%	70%	2,093,221,926	17.47%	11,673	12.25%
70%	80%	2,396,957,996	20.01%	11,121	11.67%
80%	90%	1,749,080,218	14.60%	7,762	8.15%
90%	95%	90,749,236	0.76%	327	0.34%
95%	100%	50,834,673	0.42%	140	0.15%
100%	125%	34,670,679	0.29%	105	0.11%
125%	150%	625,490	0.01%	2	0.00%
150%		346,820	0.00%	4	0.00%
Total		11,978,504,867	100.00%	95,294	100.00%
Weighted Average LTV		58.91%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	833,882,327	6.96%	23,226	24.37%
30%	40%	593,338,947	4.95%	7,855	8.24%
40%	50%	765,368,560	6.39%	8,048	8.45%
50%	60%	952,875,723	7.95%	8,240	8.65%
60%	70%	1,158,823,511	9.67%	8,407	8.82%
70%	80%	1,289,487,119	10.77%	8,238	8.64%
80%	90%	1,374,659,821	11.48%	7,962	8.36%
90%	95%	647,235,671	5.40%	3,550	3.73%
95%	100%	615,989,772	5.14%	3,266	3.43%
100%	125%	2,498,551,043	20.86%	11,560	12.13%
125%	150%	1,172,259,190	9.79%	4,707	4.94%
150%		76,033,183	0.63%	235	0.25%
Total		11,978,504,867	100.00%	95,294	100.00%
Weighted Average LTV		81.94%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,036,478,286	17.00%	47,123	49.45%
100,000	200,000	4,362,561,302	36.42%	29,823	31.30%
200,000	500,000	4,696,894,641	39.21%	17,206	18.06%
500,000		882,570,639	7.37%	1,142	1.20%
Total		11,978,504,867	100.00%	95,294	100.00%
Average Mortgage		€125,701			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	6,262,425	0.05%	37	0.04%
12	24	10,335,296	0.09%	73	0.08%
24	36	139,779,085	1.17%	841	0.88%
36	48	614,700,994	5.13%	3,992	4.19%
48	60	725,068,632	6.05%	4,503	4.73%
60	72	867,109,442	7.24%	5,562	5.84%
72		9,615,248,993	80.27%	80,286	84.25%
Total		11,978,504,867	100.00%	95,294	100.00%
Weighted Average		99.31 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	267,130,573	2.23%	10,029	10.52%
5	10	1,004,118,919	8.38%	16,781	17.61%
10	15	2,079,494,037	17.36%	19,490	20.45%
15	20	2,918,807,398	24.37%	19,264	20.22%
20	25	2,749,784,860	22.96%	15,064	15.81%
25	30	2,463,700,352	20.57%	11,760	12.34%
30	35	485,556,002	4.05%	2,842	2.98%
35		9,912,726	0.08%	64	0.07%
Total		11,978,504,867	100.00%	95,294	100.00%
Weighted Average		19.14 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,116,802,893	92.81%	91,555	96.08%	
IO	861,701,974	7.19%	3,739	3.92%	
Total	11,978,504,867	100.00%	95,294	100.00%	

Table 8 Products by Interest Rate Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed		923,622,244	7.71%	7,815	8.20%
Variable		3,748,710,386	31.30%	35,573	37.33%
Tracker		7,273,048,072	60.72%	51,480	54.02%
Staff		33,124,165	0.28%	426	0.45%
Total		11,978,504,867	100.00%	95,294	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	474,925,244	51.42%	3,949	50.53%
1	2	301,409,644	32.63%	2,472	31.63%
2	3	95,480,764	10.34%	813	10.40%
3	5	39,539,597	4.28%	449	5.75%
5		12,266,995	1.33%	132	1.69%
Total		923,622,244	100.00%	7,815	100.00%
Weighted Average		1.31 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,686,663,773	97.56%	93,258	97.86%
>0	<1	112,718,382	0.94%	822	0.86%
>=1	<2	168,146,576	1.40%	1,143	1.20%
>=2	<3	10,560,074	0.09%	67	0.07%
>=3	<6	416,062	0.00%	4	0.00%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		11,978,504,867	100.00%	95,294	100.00%

Table 11 Market Segment					
		Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer		3,904,912,396	32.60%	25,828	27.10%
Trader Up/Down		2,637,186,312	22.02%	14,475	15.19%
Equity Release/Switcher		3,154,850,692	26.34%	38,413	40.31%
Investment		2,281,555,467	19.05%	16,578	17.40%
Total		11,978,504,867	100.00%	95,294	100.00%

Table 12 Geographical Concentration					
County		Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin		3,895,529,615	32.52%	21,283	22.33%
Non Dublin		8,082,975,252	67.48%	74,011	77.67%
Total		11,978,504,867	100.00%	95,294	100.00%