

**ACS Pool Stratifications, 2015-06-30**

**Total Book**

| <b>Table 1 Summary</b>              |                 |
|-------------------------------------|-----------------|
| Total Property Valuation            | €21,486,241,429 |
| Total number of accounts            | 94,178          |
| Total number of properties          | 81,244          |
| Aggregate balances of the mortgages | €11,735,911,472 |
| Average mortgage balance            | €124,614        |
| Weighted Average Current LTV        | 58.41%          |
| Weighted Average Indexed LTV        | 79.76%          |
| Aggregate Indexed LTV               | 54.62%          |
| Weighted Average Seasoning          | 102.25 months   |
| Weighted Average Remaining Term     | 18.98 years     |

| <b>Table 2 Current LTV (%)</b> |      |                       |                |               |                |
|--------------------------------|------|-----------------------|----------------|---------------|----------------|
| >                              | <=   | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |
| 0%                             | 30%  | 1,319,380,389         | 11.24%         | 28,681        | 30.45%         |
| 30%                            | 40%  | 1,069,788,465         | 9.12%          | 11,589        | 12.31%         |
| 40%                            | 50%  | 1,397,584,988         | 11.91%         | 11,761        | 12.49%         |
| 50%                            | 60%  | 1,776,475,853         | 15.14%         | 12,034        | 12.78%         |
| 60%                            | 70%  | 2,068,954,774         | 17.63%         | 11,505        | 12.22%         |
| 70%                            | 80%  | 2,327,026,956         | 19.83%         | 10,830        | 11.50%         |
| 80%                            | 90%  | 1,626,431,792         | 13.86%         | 7,279         | 7.73%          |
| 90%                            | 95%  | 77,386,224            | 0.66%          | 284           | 0.30%          |
| 95%                            | 100% | 49,144,446            | 0.42%          | 135           | 0.14%          |
| 100%                           | 125% | 23,737,584            | 0.20%          | 80            | 0.08%          |
| 125%                           | 150% | 0                     | 0.00%          | 0             | 0.00%          |
| 150%                           |      | 0                     | 0.00%          | 0             | 0.00%          |
| <b>Total</b>                   |      | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |
| <b>Weighted Average LTV</b>    |      | <b>58.41%</b>         |                |               |                |

| <b>Table 3 Indexed LTV (%)</b> |      |                       |                |               |                |
|--------------------------------|------|-----------------------|----------------|---------------|----------------|
| >                              | <=   | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |
| 0%                             | 30%  | 853,676,548           | 7.27%          | 23,572        | 25.03%         |
| 30%                            | 40%  | 614,110,503           | 5.23%          | 7,991         | 8.48%          |
| 40%                            | 50%  | 788,671,697           | 6.72%          | 8,160         | 8.66%          |
| 50%                            | 60%  | 989,436,820           | 8.43%          | 8,398         | 8.92%          |
| 60%                            | 70%  | 1,200,406,464         | 10.23%         | 8,595         | 9.13%          |
| 70%                            | 80%  | 1,349,043,542         | 11.50%         | 8,372         | 8.89%          |
| 80%                            | 90%  | 1,345,009,199         | 11.46%         | 7,780         | 8.26%          |
| 90%                            | 95%  | 624,774,163           | 5.32%          | 3,398         | 3.61%          |
| 95%                            | 100% | 630,147,851           | 5.37%          | 3,298         | 3.50%          |
| 100%                           | 125% | 2,383,984,865         | 20.31%         | 10,829        | 11.50%         |
| 125%                           | 150% | 917,317,965           | 7.82%          | 3,657         | 3.88%          |
| 150%                           |      | 39,331,853            | 0.34%          | 128           | 0.14%          |
| <b>Total</b>                   |      | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |
| <b>Weighted Average LTV</b>    |      | <b>79.76%</b>         |                |               |                |

| <b>Table 4 Mortgage Size</b> |         |                       |                |               |                |
|------------------------------|---------|-----------------------|----------------|---------------|----------------|
| >                            | <=      | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |
| 0                            | 100,000 | 2,016,674,289         | 17.18%         | 46,796        | 49.69%         |
| 100,000                      | 200,000 | 4,323,409,856         | 36.84%         | 29,584        | 31.41%         |
| 200,000                      | 500,000 | 4,550,435,853         | 38.77%         | 16,701        | 17.73%         |
| 500,000                      |         | 845,391,474           | 7.20%          | 1,097         | 1.16%          |
| <b>Total</b>                 |         | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |
| <b>Average Mortgage</b>      |         | <b>€124,614</b>       |                |               |                |

| <b>Table 5 Seasoning (months)</b> |    |                       |                |               |                |
|-----------------------------------|----|-----------------------|----------------|---------------|----------------|
| >                                 | <= | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |
| 0                                 | 12 | 987,065               | 0.01%          | 12            | 0.01%          |
| 12                                | 24 | 11,744,671            | 0.10%          | 67            | 0.07%          |
| 24                                | 36 | 88,016,673            | 0.75%          | 546           | 0.58%          |
| 36                                | 48 | 479,906,515           | 4.09%          | 3,112         | 3.30%          |
| 48                                | 60 | 684,279,801           | 5.83%          | 4,358         | 4.63%          |
| 60                                | 72 | 852,991,389           | 7.27%          | 5,407         | 5.74%          |
| 72                                |    | 9,617,985,357         | 81.95%         | 80,676        | 85.66%         |
| <b>Total</b>                      |    | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |
| <b>Weighted Average</b>           |    | <b>102.25 months</b>  |                |               |                |

| Table 6 Remaining Term (years) |    |                       |                |               |                |
|--------------------------------|----|-----------------------|----------------|---------------|----------------|
| >                              | <= | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |
| 0                              | 5  | 271,791,337           | 2.32%          | 10,356        | 11.00%         |
| 5                              | 10 | 1,009,899,786         | 8.61%          | 16,665        | 17.70%         |
| 10                             | 15 | 2,079,261,337         | 17.72%         | 19,434        | 20.64%         |
| 15                             | 20 | 2,873,404,156         | 24.48%         | 18,983        | 20.16%         |
| 20                             | 25 | 2,717,471,679         | 23.16%         | 14,843        | 15.76%         |
| 25                             | 30 | 2,337,874,249         | 19.92%         | 11,234        | 11.93%         |
| 30                             | 35 | 436,298,058           | 3.72%          | 2,599         | 2.76%          |
| 35                             |    | 9,910,870             | 0.08%          | 64            | 0.07%          |
| <b>Total</b>                   |    | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |
| <b>Weighted Average</b>        |    | <b>18.98 years</b>    |                |               |                |

| Table 7 Repayment Type |                       |                |               |                |  |
|------------------------|-----------------------|----------------|---------------|----------------|--|
| Type                   | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |  |
| Principal and Interest | 10,930,025,249        | 93.13%         | 90,678        | 96.28%         |  |
| IO                     | 805,886,223           | 6.87%          | 3,500         | 3.72%          |  |
| <b>Total</b>           | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |  |

| Table 8 Products by Interest Rate Type |                       |                |               |                |  |
|--|-----------------------|----------------|---------------|----------------|--|
| Type                                   | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |  |
| Fixed                                  | 887,287,246           | 7.56%          | 7,437         | 7.90%          |  |
| Variable                               | 3,689,228,316         | 31.44%         | 35,267        | 37.45%         |  |
| Tracker                                | 7,126,857,759         | 60.73%         | 51,060        | 54.22%         |  |
| Staff                                  | 32,538,151            | 0.28%          | 414           | 0.44%          |  |
| <b>Total</b>                           | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |  |

| Table 9 Fixed Rate Loan Maturity (years) |    |                     |                |              |                |
|--|----|---------------------|----------------|--------------|----------------|
| >  | <= | Current Balance (€) | % of Total     | No. of Loans | % of Total     |
| 0  | 1  | 412,041,947         | 46.44%         | 3,504        | 47.12%         |
| 1  | 2  | 285,251,802         | 32.15%         | 2,269        | 30.51%         |
| 2  | 3  | 122,517,469         | 13.81%         | 1,004        | 13.50%         |
| 3  | 5  | 53,994,691          | 6.09%          | 522          | 7.02%          |
| 5  |    | 13,481,337          | 1.52%          | 138          | 1.86%          |
| <b>Total</b>                             |    | <b>887,287,246</b>  | <b>100.00%</b> | <b>7,437</b> | <b>100.00%</b> |
| <b>Weighted Average</b>                  |    | <b>1.49 years</b>   |                |              |                |

| Table 10 Arrears Multiple (months) |                       |                |               |                |  |
|------------------------------------|-----------------------|----------------|---------------|----------------|--|
|                                    | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |  |
| No Arrears                         | 11,505,125,099        | 98.03%         | 92,556        | 98.28%         |  |
| >0 <1                              | 93,793,441            | 0.80%          | 698           | 0.74%          |  |
| >=1 <2                             | 123,985,395           | 1.06%          | 862           | 0.92%          |  |
| >=2 <3                             | 11,249,157            | 0.10%          | 51            | 0.05%          |  |
| >=3 <6                             | 1,191,557             | 0.01%          | 8             | 0.01%          |  |
| >=6 <12                            | 62,244                | 0.00%          | 1             | 0.00%          |  |
| >=12                               | 504,578               | 0.00%          | 2             | 0.00%          |  |
| <b>Total</b>                       | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |  |

| Table 11 Market Segment |                       |                |               |                |  |
|-------------------------|-----------------------|----------------|---------------|----------------|--|
|                         | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |  |
| First Time Buyer        | 3,843,862,888         | 32.75%         | 25,597        | 27.18%         |  |
| Trader Up/Down          | 2,583,904,453         | 22.02%         | 14,306        | 15.19%         |  |
| Equity Release/Switcher | 3,088,711,718         | 26.32%         | 37,959        | 40.31%         |  |
| Investment              | 2,219,432,412         | 18.91%         | 16,316        | 17.32%         |  |
| <b>Total</b>            | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |  |

| Table 12 Geographical Concentration |                       |                |               |                |  |
|-------------------------------------|-----------------------|----------------|---------------|----------------|--|
| County                              | Current Balance (€)   | % of Total     | No. of Loans  | % of Total     |  |
| Dublin                              | 3,805,734,026         | 32.43%         | 20,970        | 22.27%         |  |
| Non Dublin                          | 7,930,177,445         | 67.57%         | 73,208        | 77.73%         |  |
| <b>Total</b>                        | <b>11,735,911,472</b> | <b>100.00%</b> | <b>94,178</b> | <b>100.00%</b> |  |