

ACS Pool Stratifications, 2015-12-31

Total Book

Table 1 Summary	
Total Property Valuation	€22,294,225,254
Total number of accounts	91,678
Total number of properties	79,190
Aggregate balances of the mortgages	€11,203,390,020
Average mortgage balance	€122,204
Weighted Average Current LTV	57.46%
Weighted Average Indexed LTV	73.65%
Aggregate Indexed LTV	50.25%
Weighted Average Seasoning	107.52 months
Weighted Average Remaining Term	18.70 years

Table 2 Current LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,314,913,978	11.74%	28,954	31.58%
30%	40%	1,055,925,773	9.43%	11,465	12.51%
40%	50%	1,379,204,978	12.31%	11,538	12.59%
50%	60%	1,762,434,500	15.73%	11,778	12.85%
60%	70%	2,034,983,235	18.16%	11,151	12.16%
70%	80%	2,187,233,726	19.52%	10,233	11.16%
80%	90%	1,347,784,084	12.03%	6,155	6.71%
90%	95%	64,750,022	0.58%	238	0.26%
95%	100%	38,472,000	0.34%	110	0.12%
100%	125%	17,687,724	0.16%	56	0.06%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		11,203,390,020	100.00%	91,678	100.00%
Weighted Average LTV		57.46%			

Table 3 Indexed LTV (%)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	947,090,819	8.45%	25,258	27.55%
30%	40%	686,096,863	6.12%	8,458	9.23%
40%	50%	890,860,931	7.95%	8,700	9.49%
50%	60%	1,122,268,432	10.02%	8,939	9.75%
60%	70%	1,323,661,630	11.81%	8,903	9.71%
70%	80%	1,440,574,455	12.86%	8,608	9.39%
80%	90%	1,321,475,733	11.80%	7,330	8.00%
90%	95%	596,626,028	5.33%	3,110	3.39%
95%	100%	543,194,899	4.85%	2,661	2.90%
100%	125%	1,988,467,334	17.75%	8,455	9.22%
125%	150%	332,637,631	2.97%	1,225	1.34%
150%		10,435,263	0.09%	31	0.03%
Total		11,203,390,020	100.00%	91,678	100.00%
Weighted Average LTV		73.65%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,982,159,574	17.69%	46,257	50.46%
100,000	200,000	4,193,409,373	37.43%	28,734	31.34%
200,000	500,000	4,259,606,956	38.02%	15,684	17.11%
500,000		768,214,118	6.86%	1,003	1.09%
Total		11,203,390,020	100.00%	91,678	100.00%
Average Mortgage		€122,204			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	834,246	0.01%	11	0.01%
12	24	16,274,943	0.15%	94	0.10%
24	36	27,822,808	0.25%	177	0.19%
36	48	208,780,217	1.86%	1,306	1.42%
48	60	645,413,430	5.76%	4,285	4.67%
60	72	718,174,501	6.41%	4,565	4.98%
72		9,586,089,875	85.56%	81,240	88.61%
Total		11,203,390,020	100.00%	91,678	100.00%
Weighted Average		107.52 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	274,093,460	2.45%	11,012	12.01%
5	10	1,041,943,583	9.30%	16,606	18.11%
10	15	2,080,796,584	18.57%	19,311	21.06%
15	20	2,739,400,811	24.45%	18,118	19.76%
20	25	2,681,207,417	23.93%	14,536	15.86%
25	30	2,046,215,865	18.26%	10,022	10.93%
30	35	332,252,124	2.97%	2,022	2.21%
35		7,480,175	0.07%	51	0.06%
Total		11,203,390,020	100.00%	91,678	100.00%
Weighted Average		18.70 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	10,586,304,310	94.49%	89,053	97.14%	
IO	617,085,710	5.51%	2,625	2.86%	
Total	11,203,390,020	100.00%	91,678	100.00%	

Table 8 Products by Interest Rate Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Fixed	1,240,040,362	11.07%	9,517	10.38%	
Variable	3,162,775,010	28.23%	31,969	34.87%	
Tracker	6,772,283,704	60.45%	49,813	54.33%	
Staff	28,290,944	0.25%	379	0.41%	
Total	11,203,390,020	100.00%	91,678	100.00%	

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	447,226,335	36.07%	3,656	38.42%
1	2	359,532,406	28.99%	2,587	27.18%
2	3	303,153,836	24.45%	2,125	22.33%
3	5	108,236,543	8.73%	936	9.84%
5		21,891,243	1.77%	213	2.24%
Total		1,240,040,362	100.00%	9,517	100.00%
Weighted Average		1.80 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,973,322,216	97.95%	89,948	98.11%
>0	<1	82,270,334	0.73%	664	0.72%
>=1	<2	136,720,834	1.22%	999	1.09%
>=2	<3	9,006,521	0.08%	57	0.06%
>=3	<6	419,019	0.00%	4	0.00%
>=6	<12	1,651,096	0.01%	6	0.01%
>=12		0	0.00%	0	0.00%
Total		11,203,390,020	100.00%	91,678	100.00%

Table 11 Market Segment					
	Current Balance (€)	% of Total	No. of Loans	% of Total	
First Time Buyer	3,728,941,252	33.28%	25,183	27.47%	
Trader Up/Down	2,485,020,616	22.18%	14,014	15.29%	
Equity Release/Switcher	2,927,173,726	26.13%	36,861	40.21%	
Investment	2,062,254,426	18.41%	15,620	17.04%	
Total	11,203,390,020	100.00%	91,678	100.00%	

Table 12 Geographical Concentration					
County	Current Balance (€)	% of Total	No. of Loans	% of Total	
Dublin	3,635,269,314	32.45%	20,349	22.20%	
Non Dublin	7,568,120,706	67.55%	71,329	77.80%	
Total	11,203,390,020	100.00%	91,678	100.00%	