

ACS Pool Stratifications, 31-12-08

Table 1 Summary

Total Property Valuation	€19,480,019,152.00
Total number of accounts	68,312
Total number of properties	58,961
Aggregate balances of the mortgages	€9,968,449,654.76
Average mortgage balance	€145,925
Weighted Average Current LTV	67.21%
Weighted Average Indexed LTV	70.09%
Aggregate Indexed LTV	47.56%
Weighted Average Seasoning	45.02 months
Weighted Average Remaining Term	21.02 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	632,887,661	6.35%	8,977	13.60%
30%	40%	576,495,223	5.78%	6,635	10.05%
40%	50%	811,724,120	8.14%	7,266	11.00%
50%	60%	1,043,051,322	10.46%	7,853	11.89%
60%	70%	1,444,234,993	14.49%	9,119	13.81%
70%	80%	2,169,951,974	21.77%	11,544	17.48%
80%	90%	2,616,505,048	26.25%	12,167	18.43%
90%	95%	484,859,771	4.86%	1,778	2.69%
95%	100%	188,000,968	1.89%	683	1.03%
100%		738,574	0.01%	4	0.01%
Total		9,968,449,655	100.00%	66,026	100.00%
Weighted Average LTV		67.21%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	728,372,831	7.36%	12,912	19.56%
30%	40%	559,466,298	5.66%	5,681	8.60%
40%	50%	727,404,260	7.35%	5,947	9.01%
50%	60%	995,412,803	10.06%	7,046	10.67%
60%	70%	1,196,241,166	12.09%	7,599	11.51%
70%	80%	1,559,701,499	15.77%	8,455	12.81%
80%	90%	1,841,150,999	18.61%	8,812	13.35%
90%	95%	787,747,524	7.96%	3,556	5.39%
95%	100%	632,781,188	6.40%	2,727	4.13%
100%		863,767,509	8.73%	3,291	4.98%
Total		9,892,046,076	100.00%	66,026	100.00%
Weighted Average LTV		70.09%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,473,406,398	14.78%	28,169	42.66%
100,000	200,000	3,149,901,145	31.60%	21,284	32.24%
200,000	500,000	4,252,288,157	42.66%	15,210	23.04%
500,000		1,092,853,954	10.96%	1,363	2.06%
Total		9,968,449,655	100.00%	66,026	100.00%
Average Mortgage		€150,978			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	351,562,479	3.53%	1,443	2.19%
12	24	1,431,307,370	14.36%	6,497	9.84%
24	36	2,433,527,161	24.41%	11,323	17.15%
36	48	1,980,151,226	19.86%	11,434	17.32%
48	60	1,667,635,549	16.73%	11,061	16.75%
60	72	814,468,085	8.17%	6,727	10.19%
72		1,289,797,783	12.94%	17,541	26.57%
Total		9,968,449,655	100.00%	66,026	100.00%
Weighted Average		45.02 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	46,056,595	0.46%	861	1.30%
5	10	611,675,753	6.14%	9,256	14.02%
10	15	1,279,945,268	12.84%	13,045	19.76%
15	20	2,232,662,174	22.40%	14,817	22.44%
20	25	2,820,686,070	28.30%	14,829	22.46%
25	30	1,802,037,671	18.08%	8,329	12.61%
30	35	1,175,386,125	11.79%	4,889	7.40%
35		0	0.00%	0	0.00%
Total		9,968,449,655	100.00%	66,026	100.00%
Weighted Average		21.02 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	7,570,205,713	75.94%	56,415	85.44%	
IO	2,398,243,942	24.06%	9,611	14.56%	
Total	9,968,449,655	100.00%	66,026	100.00%	

Table 8 Products by Interest Rate Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Fixed	2,318,222,051	23.26%	16,458	24.93%	
Variable	1,586,514,160	15.92%	16,826	25.48%	
Tracker	6,040,643,639	60.60%	32,365	49.02%	
Staff	23,069,805	0.23%	377	0.57%	
Total	9,968,449,655	100.00%	66,026	100.00%	

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,032,215,922	44.54%	6,612	40.17%
1	2	543,982,507	23.48%	3,708	22.53%
2	3	321,754,618	13.89%	2,622	15.93%
3	5	308,080,271	13.30%	2,411	14.65%
5		111,214,022	4.80%	1,105	6.71%
Total		2,317,247,339	100.00%	16,458	100.00%
Weighted Average		21.15 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,782,023,900	98.13%	64,864	98.24%
>0	<1	38,401,711	0.39%	319	0.48%
>=1	<2	100,255,993	1.01%	611	0.93%
>=2	<3	35,766,890	0.36%	197	0.30%
>=3	<6	12,001,161	0.12%	35	0.05%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		9,968,449,655	100.00%	66,026	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,260,558,321	22.68%	14,438	21.87%
Trader Up/Down	1,713,052,075	17.18%	8,329	12.61%
Equity Release/Switcher	2,553,847,677	25.62%	22,794	34.52%
Investment	3,440,991,582	34.52%	20,465	31.00%
Total	9,968,449,655	100.00%	66,026	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,201,878,628	32.12%	14,398	21.81%
Non Dublin	6,766,571,026	67.88%	51,628	78.19%
Total	9,968,449,655	100.00%	66,026	100.00%