

ACS Pool Stratifications, 30-06-08

Table 1 Summary

Total Property Valuation	€18,701,401,841.00
Total number of accounts	60,952
Total number of properties	57,930
Aggregate balances of the mortgages	€8,877,133,502.20
Average mortgage balance	€145,641
Weighted Average Current LTV	68.64%
Weighted Average Indexed LTV	68.40%
Aggregate Indexed LTV	47.47%
Weighted Average Seasoning	42.11 months
Weighted Average Remaining Term	21.84 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	593,341,697	6.68%	9,769	16.03%
30%	40%	469,612,464	5.29%	5,593	9.18%
40%	50%	648,735,497	7.31%	6,147	10.08%
50%	60%	825,935,157	9.30%	6,560	10.76%
60%	70%	1,143,361,043	12.88%	7,664	12.57%
70%	80%	1,690,381,117	19.04%	9,609	15.76%
80%	90%	2,695,961,467	30.37%	12,620	20.70%
90%	95%	574,748,819	6.47%	2,149	3.53%
95%	100%	235,056,242	2.65%	841	1.38%
100%		0	0.00%	0	0.00%
Total		8,877,133,502	100.00%	60,952	100.00%
Weighted Average LTV		68.64%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	750,697,516	8.46%	13,786	22.62%
30%	40%	525,739,700	5.92%	5,374	8.82%
40%	50%	675,928,753	7.61%	5,440	8.93%
50%	60%	912,599,394	10.28%	6,546	10.74%
60%	70%	1,111,060,603	12.52%	6,971	11.44%
70%	80%	1,497,858,866	16.87%	7,952	13.05%
80%	90%	1,722,918,266	19.41%	8,089	13.27%
90%	95%	730,720,709	8.23%	3,160	5.18%
95%	100%	637,925,341	7.19%	2,537	4.16%
100%		311,684,354	3.51%	1,097	1.80%
Total		8,877,133,502	100.00%	60,952	100.00%
Weighted Average LTV		68.40%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,309,158,666	14.75%	26,769	43.92%
100,000	200,000	2,821,441,087	31.78%	19,056	31.26%
200,000	500,000	3,911,851,620	44.07%	14,035	23.03%
500,000		834,682,128	9.40%	1,092	1.79%
Total		8,877,133,502	100.00%	60,952	100.00%
Average Mortgage		€145,641			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	46,766,434	0.53%	394	0.65%
12	24	2,304,662,921	25.96%	10,485	17.20%
24	36	1,911,276,709	21.53%	9,614	15.77%
36	48	1,934,637,663	21.79%	12,334	20.24%
48	60	986,209,460	11.11%	7,389	12.12%
60	72	853,902,561	9.62%	7,593	12.46%
72		839,677,754	9.46%	13,143	21.56%
Total		8,877,133,502	100.00%	60,952	100.00%
Weighted Average		42.11 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	26,552,005	0.30%	643	1.05%
5	10	470,857,639	5.30%	8,517	13.97%
10	15	1,089,576,519	12.27%	11,969	19.64%
15	20	1,858,018,994	20.93%	13,098	21.49%
20	25	2,412,420,636	27.18%	13,155	21.58%
25	30	1,808,717,437	20.38%	8,511	13.96%
30	35	1,210,990,272	13.64%	5,059	8.30%
35		0	0.00%	0	0.00%
Total		8,877,133,502	100.00%	60,952	100.00%
Weighted Average		21.84 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	6,998,210,786	78.83%	52,971	86.91%
IO	1,878,922,716	21.17%	7,981	13.09%
Total	8,877,133,502	100.00%	60,952	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,432,758,693	27.40%	17,077	28.02%
Variable	1,366,577,349	15.39%	15,516	25.46%
Tracker	5,053,289,914	56.92%	27,935	45.83%
Staff	24,507,546	0.28%	424	0.70%
Total	8,877,133,502	100.00%	60,952	100.00%

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,087,477,014	44.70%	6,916	40.50%
1	2	616,409,523	25.34%	4,038	23.65%
2	3	261,517,138	10.75%	2,179	12.76%
3	5	367,873,138	15.12%	2,920	17.10%
5		99,481,880	4.09%	1,024	6.00%
Total		2,432,758,693	100.00%	17,077	100.00%
Weighted Average		21.45 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		8,720,704,211	98.24%	59,888	98.25%
>0	<1	57,022,281	0.64%	439	0.72%
>=1	<2	74,114,771	0.83%	479	0.79%
>=2	<3	20,845,450	0.23%	128	0.21%
>=3	<6	4,446,788	0.05%	18	0.03%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
Total		8,877,133,502	100.00%	60,952	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,297,136,926	25.88%	14,216	23.32%
Trader Up/Down	1,662,437,998	18.73%	8,246	13.53%
Equity Release/Switcher	2,410,919,635	27.16%	22,984	37.71%
Investment	2,506,638,943	28.24%	15,506	25.44%
Total	8,877,133,502	100.00%	60,952	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	2,879,336,506	32.44%	13,551	22.23%
Non Dublin	5,997,796,996	67.56%	47,401	77.77%
Total	8,877,133,502	100.00%	60,952	100.00%