

## Bank of Ireland Mortgage ACS Pool Stratifications 31-03-08

**Table 1 Summary**

Total Property Valuation	€19,777,263,532.00
Total number of accounts	61,851
Total number of properties	53,744
Aggregate balances of the mortgages	€9,114,696,695.26
Average mortgage balance	€147,365
Weighted Average Current LTV	69.72%
Weighted Average Indexed LTV	67.21%
Aggregate Indexed LTV	46.10%
Weighted Average Seasoning	39.13 months
Weighted Average Remaining Term	22.11 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	514,503,541	5.64%	9,191	14.86%
30%	40%	470,722,554	5.16%	5,568	9.00%
40%	50%	659,327,187	7.23%	6,185	10.00%
50%	60%	848,240,174	9.31%	6,670	10.78%
60%	70%	1,165,246,163	12.78%	7,783	12.58%
70%	80%	1,714,291,846	18.81%	9,748	15.76%
80%	90%	2,825,520,088	31.00%	13,249	21.42%
90%	95%	636,191,000	6.98%	2,372	3.84%
95%	100%	278,954,751	3.06%	1,075	1.74%
100%		1,699,392	0.02%	10	0.02%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>69.72%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	789,877,312	8.67%	14,086	22.77%
30%	40%	549,446,865	6.03%	5,477	8.86%
40%	50%	713,935,585	7.83%	5,638	9.12%
50%	60%	985,252,398	10.81%	6,858	11.09%
60%	70%	1,191,936,469	13.08%	7,322	11.84%
70%	80%	1,651,367,706	18.12%	8,510	13.76%
80%	90%	1,781,246,273	19.54%	8,172	13.21%
90%	95%	737,000,373	8.09%	3,106	5.02%
95%	100%	653,802,143	7.17%	2,465	3.99%
100%		60,831,571	0.67%	217	0.35%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>67.21%</b>			

**Table 4 Mortgage Size**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,320,187,488	14.48%	26,765	43.27%
100,000	200,000	2,883,122,591	31.63%	19,454	31.45%
200,000	500,000	4,046,423,638	44.39%	14,505	23.45%
500,000		864,962,979	9.49%	1,127	1.82%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€147,365</b>			

**Table 5 Seasoning (months)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	399,847,297	4.39%	2,093	3.38%
12	24	2,485,634,523	27.27%	11,154	18.03%
24	36	1,990,335,034	21.84%	10,615	17.16%
36	48	1,900,597,186	20.85%	12,438	20.11%
48	60	853,222,190	9.36%	6,788	10.97%
60	72	782,429,645	8.58%	7,123	11.52%
72		702,630,821	7.71%	11,640	18.82%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>39.13 months</b>			

**Table 6 Remaining Term (years)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	16,712,635	0.18%	404	0.65%
5	10	461,509,158	5.06%	8,261	13.36%
10	15	1,065,579,333	11.69%	11,767	19.02%
15	20	1,895,929,345	20.80%	13,394	21.66%
20	25	2,507,106,829	27.51%	13,716	22.18%
25	30	1,905,201,974	20.90%	9,018	14.58%
30	35	1,262,657,422	13.85%	5,291	8.55%
35		0	0.00%	0	0.00%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>22.11 years</b>			

**Table 7 Repayment Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	7,161,053,308	78.57%	53,600	86.66%
IO	1,953,643,387	21.43%	8,251	13.34%
<b>Total</b>	<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,512,613,920	27.57%	17,476	28.25%
Variable	1,493,784,580	16.39%	16,307	26.36%
Tracker	5,083,111,189	55.77%	27,642	44.69%
Staff	25,187,006	0.28%	426	0.69%
<b>Total</b>	<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>

**Table 9 Fixed Rate Loan Maturity (years)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,048,979,921	41.75%	6,552	37.49%
1	2	692,521,603	27.56%	4,555	26.06%
2	3	252,661,708	10.06%	2,014	11.52%
3	5	416,810,133	16.59%	3,314	18.96%
5		101,640,556	4.05%	1,041	5.96%
<b>Total</b>		<b>2,512,613,920</b>	<b>100.00%</b>	<b>17,476</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>22.73 years</b>			

**Table 10 Arrears Multiple (months)**

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		8,948,362,174	98.18%	60,736	98.20%
>0	<1	64,880,360	0.71%	509	0.82%
>=1	<2	70,424,703	0.77%	457	0.74%
>=2	<3	19,740,661	0.22%	103	0.17%
>=3	<6	11,288,797	0.12%	46	0.07%
>=6	<12	0	0.00%	0	0.00%
>=12		0	0.00%	0	0.00%
<b>Total</b>		<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,388,388,868	26.20%	14,684	23.74%
Trader Up/Down	1,745,844,182	19.15%	8,496	13.74%
Switcher	421,539,650	4.62%	2,858	4.62%
Equity Release	2,013,274,621	22.09%	20,255	32.75%
Investment	2,545,649,376	27.93%	15,558	25.15%
<b>Total</b>	<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	2,951,155,187	32.38%	13,711	22.17%
Non Dublin	6,163,541,508	67.62%	48,140	77.83%
<b>Total</b>	<b>9,114,696,695</b>	<b>100.00%</b>	<b>61,851</b>	<b>100.00%</b>