

## ACS Pool Stratifications, 31-03-09

**Table 1 Summary**

Total Property Valuation	€20,826,416,578.00
Total number of accounts	73,759
Total number of properties	64,068
Aggregate balances of the mortgages	€11,483,483,654.82
Average mortgage balance	€155,689
Weighted Average Current LTV	69.70%
Weighted Average Indexed LTV	74.81%
Aggregate Indexed LTV	55.14%
Weighted Average Seasoning	44.19 months
Weighted Average Remaining Term	21.69 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	653,463,284	5.69%	11,642	15.78%
30%	40%	577,803,008	5.03%	6,673	9.05%
40%	50%	826,334,264	7.20%	7,365	9.99%
50%	60%	1,065,034,777	9.27%	7,959	10.79%
60%	70%	1,458,134,874	12.70%	9,236	12.52%
70%	80%	2,241,081,798	19.52%	11,758	15.94%
80%	90%	3,463,682,762	30.16%	14,978	20.31%
90%	95%	846,512,834	7.37%	2,933	3.98%
95%	100%	333,234,853	2.90%	1,149	1.56%
100%		18,201,202	0.16%	66	0.09%
<b>Total</b>		<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>69.70%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	782,500,156	6.81%	15,083	20.45%
30%	40%	546,708,587	4.76%	5,641	7.65%
40%	50%	694,520,706	6.05%	5,837	7.91%
50%	60%	965,090,828	8.40%	6,976	9.46%
60%	70%	1,162,868,572	10.13%	7,535	10.22%
70%	80%	1,512,435,622	13.17%	8,277	11.22%
80%	90%	1,967,474,105	17.13%	9,491	12.87%
90%	95%	1,127,996,839	9.82%	4,842	6.56%
95%	100%	1,075,288,007	9.36%	4,223	5.73%
100%		1,648,600,234	14.36%	5,854	7.94%
<b>Total</b>		<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>

**Weighted Average LTV** **74.81%**

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,491,140,272	12.99%	30,868	41.85%
100,000	200,000	3,352,133,841	29.19%	22,587	30.62%
200,000	500,000	5,222,202,385	45.48%	18,527	25.12%
500,000		1,418,007,157	12.35%	1,777	2.41%
<b>Total</b>		<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€155,689</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	788,681,387	6.87%	2,945	3.99%
12	24	1,691,544,186	14.73%	6,923	9.39%
24	36	2,706,028,888	23.56%	12,530	16.99%
36	48	2,113,482,536	18.40%	11,728	15.90%
48	60	1,794,178,657	15.62%	12,119	16.43%
60	72	966,961,836	8.42%	7,753	10.51%
72		1,422,606,163	12.39%	19,761	26.79%
<b>Total</b>		<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>44.19 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	53,769,772	0.47%	1,425	1.93%
5	10	650,909,652	5.67%	10,597	14.37%
10	15	1,344,305,213	11.71%	13,771	18.67%
15	20	2,441,590,904	21.26%	15,757	21.36%
20	25	3,205,380,362	27.91%	16,236	22.01%
25	30	2,205,726,546	19.21%	9,617	13.04%
30	35	1,581,801,205	13.77%	6,356	8.62%
35		0	0.00%	0	0.00%
<b>Total</b>		<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>21.69 years</b>			

<b>Table 7 Repayment Type</b>					
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Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	8,696,810,438	75.73%	62,893	85.27%
IO	2,786,673,217	24.27%	10,866	14.73%
<b>Total</b>	<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	2,580,442,051	22.47%	17,264	23.41%
Variable	1,919,696,261	16.72%	19,721	26.74%
Tracker	6,965,128,284	60.65%	36,396	49.34%
Staff	18,217,059	0.16%	378	0.51%
<b>Total</b>	<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>

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

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,285,566,580	49.82%	7,498	43.43%
1	2	546,887,424	21.19%	3,625	21.00%
2	3	392,010,571	15.19%	3,101	17.96%
3	5	241,817,342	9.37%	1,892	10.96%
5		114,160,133	4.42%	1,148	6.65%
<b>Total</b>		<b>2,580,442,051</b>	<b>100.00%</b>	<b>17,264</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>19.64 years</b>			

**Table 10 Arrears Multiple (months)**

	Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears	11,213,476,814	97.65%	72,158	97.83%
>0 <1	52,483,715	0.46%	399	0.54%
>=1 <2	148,359,904	1.29%	858	1.16%
>=2 <3	58,395,429	0.51%	298	0.40%
>=3 <6	10,470,076	0.09%	41	0.06%
>=6 <12	297,717	0.00%	5	0.01%
>=12	0	0.00%	0	0.00%
<b>Total</b>	<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,785,226,930	24.25%	16,630	22.55%
Trader Up/Down	2,070,593,969	18.03%	9,610	13.03%

Equity Release/Switcher	2,759,590,512	24.03%	25,174	34.13%
Investment	3,868,072,244	33.68%	22,345	30.29%
<b>Total</b>	<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

<b>County</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Dublin	3,728,022,573	32.46%	16,274	22.06%
Non Dublin	7,755,461,082	67.54%	57,485	77.94%
<b>Total</b>	<b>11,483,483,655</b>	<b>100.00%</b>	<b>73,759</b>	<b>100.00%</b>







