

ACS Pool Stratifications, 30-09-08

Table 1 Summary

Total Property Valuation	€20,154,252,686.00
Total number of accounts	66,026
Total number of properties	62,864
Aggregate balances of the mortgages	€9,471,864,742.79
Average mortgage balance	€143,457
Weighted Average Current LTV	67.32%
Weighted Average Indexed LTV	68.02%
Aggregate Indexed LTV	47.00%
Weighted Average Seasoning	44.08 months
Weighted Average Remaining Term	21.36 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	622,638,255	6.57%	10,926	16.55%
30%	40%	551,919,856	5.83%	6,483	9.82%
40%	50%	786,888,283	8.31%	7,141	10.82%
50%	60%	1,024,507,456	10.82%	7,750	11.74%
60%	70%	1,394,697,610	14.72%	8,991	13.62%
70%	80%	1,738,223,435	18.35%	9,849	14.92%
80%	90%	2,626,583,188	27.73%	12,211	18.49%
90%	95%	520,146,904	5.49%	1,941	2.94%
95%	100%	206,259,757	2.18%	734	1.11%
100%		0	0.00%	0	0.00%
Total		9,471,864,743	100.00%	66,026	100.00%
Weighted Average LTV		67.32%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	839,122,096	8.86%	15,469	23.43%
30%	40%	580,970,793	6.13%	5,834	8.84%
40%	50%	750,996,271	7.93%	5,990	9.07%
50%	60%	1,032,753,747	10.90%	7,226	10.94%
60%	70%	1,208,402,562	12.76%	7,570	11.47%
70%	80%	1,514,444,794	15.99%	8,138	12.33%
80%	90%	1,644,765,018	17.36%	7,940	12.03%
90%	95%	737,826,292	7.79%	3,284	4.97%
95%	100%	630,442,026	6.66%	2,606	3.95%
100%		532,141,144	5.62%	1,969	2.98%
Total		9,471,864,743	100.00%	66,026	100.00%
Weighted Average LTV		68.02%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,455,254,697	15.36%	29,823	45.17%
100,000	200,000	3,022,064,467	31.91%	20,480	31.02%
200,000	500,000	4,053,517,798	42.80%	14,517	21.99%
500,000		941,027,781	9.93%	1,206	1.83%
Total		9,471,864,743	100.00%	66,026	100.00%
Average Mortgage		€143,457			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	198,722,834	2.10%	1,031	1.56%
12	24	1,975,818,903	20.86%	9,321	14.12%
24	36	2,135,235,478	22.54%	10,513	15.92%
36	48	1,932,439,586	20.40%	11,910	18.04%
48	60	1,420,898,756	15.00%	10,301	15.60%
60	72	714,730,400	7.55%	6,523	9.88%
72		1,094,018,786	11.55%	16,427	24.88%
Total		9,471,864,743	100.00%	66,026	100.00%
Weighted Average		44.08 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	33,633,597	0.36%	856	1.30%
5	10	553,615,254	5.84%	9,878	14.96%
10	15	1,209,595,224	12.77%	13,213	20.01%
15	20	2,080,797,785	21.97%	14,432	21.86%
20	25	2,606,984,064	27.52%	14,231	21.55%
25	30	1,795,821,600	18.96%	8,437	12.78%
30	35	1,191,135,788	12.58%	4,978	7.54%
35		281,430	0.00%	1	0.00%
Total		9,471,864,743	100.00%	66,026	100.00%
Weighted Average		21.36 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	7,336,698,981	77.46%	57,041	86.39%	
IO	2,135,165,762	22.54%	8,985	13.61%	
Total	9,471,864,743	100.00%	66,026	100.00%	

Table 8 Products by Interest Rate Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Fixed	2,515,496,971	26.56%	18,179	27.53%	
Variable	1,393,971,871	14.72%	16,404	24.84%	
Tracker	5,537,642,734	58.46%	31,017	46.98%	
Staff	24,753,167	0.26%	426	0.65%	
Total	9,471,864,743	100.00%	66,026	100.00%	

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,151,391,428	45.77%	7,613	41.88%
1	2	565,239,784	22.47%	3,743	20.59%
2	3	320,192,331	12.73%	2,719	14.96%
3	5	368,339,459	14.64%	2,956	16.26%
5		110,333,969	4.39%	1,148	6.31%
Total		2,515,496,971	100.00%	18,179	100.00%
Weighted Average		21.00 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,285,840,824	98.04%	64,754	98.07%
>0	<1	79,483,964	0.84%	605	0.92%
>=1	<2	83,590,794	0.88%	529	0.80%
>=2	<3	19,086,333	0.20%	117	0.18%
>=3	<6	3,743,845	0.04%	19	0.03%
>=6	<12	100,081	0.00%	1	0.00%
>=12		18,902	0.00%	1	0.00%
Total		9,471,864,743	100.00%	66,026	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	2,274,749,179	24.02%	14,681	22.24%
Trader Up/Down	1,681,250,927	17.75%	8,589	13.01%
Equity Release/Switcher	2,492,865,170	26.32%	23,753	35.98%
Investment	3,022,999,467	31.92%	19,003	28.78%
Total	9,471,864,743	100.00%	66,026	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,058,529,652	32.29%	14,552	22.04%
Non Dublin	6,413,335,090	67.71%	51,474	77.96%
Total	9,471,864,743	100.00%	66,026	100.00%