

ACS Pool Stratifications, 30-09-13

Total Book

Table 1 Summary

| | |
|-------------------------------------|--------------------|
| Total Property Valuation | €19,688,309,220.00 |
| Total number of accounts | 103,030 |
| Total number of properties | 87,855 |
| Aggregate balances of the mortgages | €13,532,355,735.56 |
| Average mortgage balance | €131,344 |
| Weighted Average Current LTV | 61.25% |
| Weighted Average Indexed LTV | 99.96% |
| Aggregate Indexed LTV | 68.73% |
| Weighted Average Seasoning | 83.63 months |
| Weighted Average Remaining Term | 19.83 years |

Table 2 Current LTV (%)

| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
|-----------------------------|------|-----------------------|----------------|----------------|----------------|
| 0% | 30% | 1,329,080,648 | 9.82% | 27,743 | 26.93% |
| 30% | 40% | 1,121,093,315 | 8.28% | 12,492 | 12.12% |
| 40% | 50% | 1,434,815,610 | 10.60% | 12,559 | 12.19% |
| 50% | 60% | 1,814,707,805 | 13.41% | 12,873 | 12.49% |
| 60% | 70% | 2,268,585,369 | 16.76% | 12,937 | 12.56% |
| 70% | 80% | 2,654,600,141 | 19.62% | 12,542 | 12.17% |
| 80% | 90% | 2,536,530,380 | 18.74% | 10,590 | 10.28% |
| 90% | 95% | 234,245,678 | 1.73% | 878 | 0.85% |
| 95% | 100% | 83,073,579 | 0.61% | 242 | 0.23% |
| 100% | 125% | 55,443,974 | 0.41% | 172 | 0.17% |
| 125% | 150% | 0 | 0.00% | 0 | 0.00% |
| 150% | | 179,236 | 0.00% | 2 | 0.00% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |
| Weighted Average LTV | | 61.25% | | | |

Table 3 Indexed LTV (%)

| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
|-----------------------------|------|-----------------------|----------------|----------------|----------------|
| 0% | 30% | 647,633,767 | 4.79% | 19,670 | 19.09% |
| 30% | 40% | 476,654,825 | 3.52% | 7,611 | 7.39% |
| 40% | 50% | 588,034,738 | 4.35% | 7,305 | 7.09% |
| 50% | 60% | 716,933,015 | 5.30% | 7,378 | 7.16% |
| 60% | 70% | 844,193,727 | 6.24% | 7,481 | 7.26% |
| 70% | 80% | 975,573,829 | 7.21% | 7,500 | 7.28% |
| 80% | 90% | 1,110,016,370 | 8.20% | 7,560 | 7.34% |
| 90% | 95% | 580,462,724 | 4.29% | 3,639 | 3.53% |
| 95% | 100% | 639,383,988 | 4.72% | 3,733 | 3.62% |
| 100% | 125% | 3,130,332,670 | 23.13% | 16,362 | 15.88% |
| 125% | 150% | 2,252,748,474 | 16.65% | 9,528 | 9.25% |
| 150% | | 1,570,387,609 | 11.60% | 5,263 | 5.11% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |
| Weighted Average LTV | | 99.96% | | | |

| Table 4 Mortgage Size | | | | | |
|------------------------------|---------|-----------------------|----------------|----------------|----------------|
| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
| 0 | 100,000 | 2,181,264,289 | 16.12% | 49,785 | 48.32% |
| 100,000 | 200,000 | 4,645,232,612 | 34.33% | 31,586 | 30.66% |
| 200,000 | 500,000 | 5,560,356,630 | 41.09% | 20,196 | 19.60% |
| 500,000 | | 1,145,502,203 | 8.46% | 1,463 | 1.42% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |
| Average Mortgage | | €131,344 | | | |

| Table 5 Seasoning (months) | | | | | |
|-----------------------------------|----|-----------------------|----------------|----------------|----------------|
| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
| 0 | 12 | 7,238,445 | 0.05% | 56 | 0.05% |
| 12 | 24 | 171,739,188 | 1.27% | 1,031 | 1.00% |
| 24 | 36 | 735,539,677 | 5.44% | 4,503 | 4.37% |
| 36 | 48 | 915,844,540 | 6.77% | 5,636 | 5.47% |
| 48 | 60 | 971,874,385 | 7.18% | 6,249 | 6.07% |
| 60 | 72 | 1,796,896,744 | 13.28% | 9,608 | 9.33% |
| 72 | | 8,933,222,756 | 66.01% | 75,947 | 73.71% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |
| Weighted Average | | 83.63 months | | | |

| Table 6 Remaining Term (years) | | | | | |
|---------------------------------------|----|-----------------------|----------------|----------------|----------------|
| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
| 0 | 5 | 252,743,449 | 1.87% | 8,425 | 8.18% |
| 5 | 10 | 1,020,250,836 | 7.54% | 17,997 | 17.47% |
| 10 | 15 | 2,230,411,990 | 16.48% | 20,787 | 20.18% |
| 15 | 20 | 3,334,673,775 | 24.64% | 21,772 | 21.13% |
| 20 | 25 | 3,091,007,599 | 22.84% | 16,856 | 16.36% |
| 25 | 30 | 2,883,665,307 | 21.31% | 13,407 | 13.01% |
| 30 | 35 | 705,432,420 | 5.21% | 3,713 | 3.60% |
| 35 | | 14,170,361 | 0.10% | 73 | 0.07% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |
| Weighted Average | | 19.83 years | | | |

| Table 7 Repayment Type | | | | |
|------------------------|-----------------------|----------------|----------------|----------------|
| Type | Current Balance (€) | % of Total | No. of Loans | % of Total |
| Principal and Interest | 12,093,890,413 | 89.37% | 96,763 | 93.92% |
| IO | 1,438,465,322 | 10.63% | 6,267 | 6.08% |
| Total | 13,532,355,736 | 100.00% | 103,030 | 100.00% |

| Table 8 Products by Interest Rate Type | | | | |
|--|-----------------------|----------------|----------------|----------------|
| Type | Current Balance (€) | % of Total | No. of Loans | % of Total |
| Fixed | 1,233,880,212 | 9.12% | 10,082 | 9.79% |
| Variable | 3,792,950,210 | 28.03% | 36,710 | 35.63% |
| Tracker | 8,475,412,831 | 62.63% | 55,770 | 54.13% |
| Staff | 30,112,482 | 0.22% | 468 | 0.45% |
| Total | 13,532,355,736 | 100.00% | 103,030 | 100.00% |

| Table 9 Fixed Rate Loan Maturity (years) | | | | | |
|--|----|----------------------|----------------|---------------|----------------|
| > | <= | Current Balance (€) | % of Total | No. of Loans | % of Total |
| 0 | 1 | 423,716,602 | 34.34% | 3,346 | 33.19% |
| 1 | 2 | 418,497,172 | 33.92% | 3,188 | 31.62% |
| 2 | 3 | 311,182,224 | 25.22% | 2,647 | 26.25% |
| 3 | 5 | 70,512,672 | 5.71% | 778 | 7.72% |
| 5 | | 9,971,543 | 0.81% | 123 | 1.22% |
| Total | | 1,233,880,212 | 100.00% | 10,082 | 100.00% |
| Weighted Average | | 1.60 years | | | |

| Table 10 Arrears Multiple (months) | | | | | |
|------------------------------------|-----|-----------------------|----------------|----------------|----------------|
| | | Current Balance (€) | % of Total | No. of Loans | % of Total |
| No Arrears | | 12,989,395,865 | 95.99% | 99,705 | 96.77% |
| >0 | <1 | 204,393,931 | 1.51% | 1,334 | 1.29% |
| >=1 | <2 | 265,804,162 | 1.96% | 1,615 | 1.57% |
| >=2 | <3 | 60,372,640 | 0.45% | 322 | 0.31% |
| >=3 | <6 | 12,330,000 | 0.09% | 52 | 0.05% |
| >=6 | <12 | 59,136 | 0.00% | 2 | 0.00% |
| >=12 | | 0 | 0.00% | 0 | 0.00% |
| Total | | 13,532,355,736 | 100.00% | 103,030 | 100.00% |

Table 11 Market Segment

| | Current Balance (€) | % of Total | No. of Loans | % of Total |
|-------------------------|----------------------------|-------------------|---------------------|-------------------|
| First Time Buyer | 4,140,713,450 | 30.60% | 26,211 | 25.44% |
| Trader Up/Down | 2,868,239,728 | 21.20% | 14,986 | 14.55% |
| Equity Release/Switcher | 3,764,351,123 | 27.82% | 43,382 | 42.11% |
| Investment | 2,759,051,434 | 20.39% | 18,451 | 17.91% |
| Total | 13,532,355,736 | 100.00% | 103,030 | 100.00% |

Table 12 Geographical Concentration

| County | Current Balance (€) | % of Total | No. of Loans | % of Total |
|---------------|----------------------------|-------------------|---------------------|-------------------|
| Dublin | 4,357,939,193 | 32.20% | 22,905 | 22.23% |
| Non Dublin | 9,174,416,543 | 67.80% | 80,125 | 77.77% |
| Total | 13,532,355,736 | 100.00% | 103,030 | 100.00% |