

## ACS Pool Stratifications, 30-09-14

### Total Book

**Table 1 Summary**

Total Property Valuation	€20,985,243,370
Total number of accounts	97,882
Total number of properties	84,303
Aggregate balances of the mortgages	€12,542,925,777
Average mortgage balance	€128,143
Weighted Average Current LTV	59.91%
Weighted Average Indexed LTV	87.01%
Aggregate Indexed LTV	59.77%
Weighted Average Seasoning	93.87 months
Weighted Average Remaining Term	19.41 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,320,455,960	10.53%	28,264	28.88%
30%	40%	1,082,068,733	8.63%	11,798	12.05%
40%	50%	1,406,050,156	11.21%	11,978	12.24%
50%	60%	1,791,552,710	14.28%	12,390	12.66%
60%	70%	2,153,235,108	17.17%	12,095	12.36%
70%	80%	2,520,281,998	20.09%	11,692	11.94%
80%	90%	2,042,307,030	16.28%	8,914	9.11%
90%	95%	123,503,942	0.98%	437	0.45%
95%	100%	54,782,679	0.44%	161	0.16%
100%	125%	46,421,179	0.37%	145	0.15%
125%	150%	0	0.00%	0	0.00%
150%		2,266,281	0.02%	8	0.01%
<b>Total</b>		<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>59.91%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	776,202,238	6.19%	21,978	22.45%
30%	40%	553,894,491	4.42%	7,712	7.88%
40%	50%	701,364,315	5.59%	7,662	7.83%
50%	60%	880,295,938	7.02%	7,931	8.10%
60%	70%	1,076,263,730	8.58%	8,230	8.41%
70%	80%	1,228,651,145	9.80%	8,135	8.31%
80%	90%	1,324,037,044	10.56%	7,870	8.04%
90%	95%	663,532,237	5.29%	3,752	3.83%
95%	100%	650,024,318	5.18%	3,566	3.64%
100%	125%	2,761,592,091	22.02%	13,374	13.66%
125%	150%	1,643,332,690	13.10%	6,619	6.76%
150%		283,735,539	2.26%	1,053	1.08%
<b>Total</b>		<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>87.01%</b>			

<b>Table 4 Mortgage Size</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,079,401,961	16.58%	47,775	48.81%
100,000	200,000	4,479,314,583	35.71%	30,546	31.21%
200,000	500,000	5,010,656,557	39.95%	18,301	18.70%
500,000		973,552,676	7.76%	1,260	1.29%
<b>Total</b>		<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>
<b>Average Mortgage</b>		<b>€128,143</b>			

<b>Table 5 Seasoning (months)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	10,776,161	0.09%	51	0.05%
12	24	27,004,836	0.22%	196	0.20%
24	36	334,979,993	2.67%	2,124	2.17%
36	48	714,969,115	5.70%	4,479	4.58%
48	60	847,186,443	6.75%	5,187	5.30%
60	72	872,522,404	6.96%	5,575	5.70%
72		9,735,486,825	77.62%	80,270	82.01%
<b>Total</b>		<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>93.87 months</b>			

<b>Table 6 Remaining Term (years)</b>					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	266,420,811	2.12%	9,523	9.73%
5	10	1,005,740,008	8.02%	17,052	17.42%
10	15	2,117,293,334	16.88%	19,749	20.18%
15	20	3,060,603,273	24.40%	20,063	20.50%
20	25	2,852,444,958	22.74%	15,632	15.97%
25	30	2,639,083,389	21.04%	12,439	12.71%
30	35	589,866,007	4.70%	3,351	3.42%
35		11,473,998	0.09%	73	0.07%
<b>Total</b>		<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>19.41 years</b>			

<b>Table 7 Repayment Type</b>					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,500,595,847	91.69%	93,358	95.38%	
IO	1,042,329,929	8.31%	4,524	4.62%	
<b>Total</b>	<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>	

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	979,965,348	7.81%	8,208	8.39%
Variable	3,867,376,490	30.83%	36,469	37.26%
Tracker	7,660,523,616	61.07%	52,761	53.90%
Staff	35,060,322	0.28%	444	0.45%
<b>Total</b>	<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>

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

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	454,340,408	46.36%	3,505	42.70%
1	2	382,639,147	39.05%	3,209	39.10%
2	3	97,952,251	10.00%	956	11.65%
3	5	35,027,731	3.57%	419	5.10%
5		10,005,811	1.02%	119	1.45%
<b>Total</b>		<b>979,965,348</b>	<b>100.00%</b>	<b>8,208</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>1.29 years</b>			

**Table 10 Arrears Multiple (months)**

	Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears	12,198,741,898	97.26%	95,574	97.64%
>0 <1	133,557,233	1.06%	948	0.97%
>=1 <2	184,055,714	1.47%	1,233	1.26%
>=2 <3	23,857,415	0.19%	113	0.12%
>=3 <6	2,611,163	0.02%	13	0.01%
>=6 <12	102,354	0.00%	1	0.00%
>=12	0	0.00%	0	0.00%
<b>Total</b>	<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,024,365,659	32.08%	26,260	26.83%
Trader Up/Down	2,744,405,465	21.88%	14,819	15.14%
Equity Release/Switcher	3,317,025,408	26.45%	39,531	40.39%
Investment	2,457,129,244	19.59%	17,272	17.65%
<b>Total</b>	<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,078,322,444	32.51%	21,905	22.38%
Non Dublin	8,464,603,333	67.49%	75,977	77.62%
<b>Total</b>	<b>12,542,925,777</b>	<b>100.00%</b>	<b>97,882</b>	<b>100.00%</b>