

ACS Pool Stratifications 31-12-2014

Total Book

Table 1 Summary

Total Property Valuation	€21,854,560,041
Total number of accounts	96,793
Total number of properties	83,383
Aggregate balances of the mortgages	€12,291,926,538
Average mortgage balance	€126,992
Weighted Average Current LTV	59.40%
Weighted Average Indexed LTV	82.02%
Aggregate Indexed LTV	56.24%
Weighted Average Seasoning	96.75 months
Weighted Average Remaining Term	19.23 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,324,121,652	10.77%	28,524	29.47%
30%	40%	1,071,479,235	8.72%	11,631	12.02%
40%	50%	1,415,309,383	11.51%	12,019	12.42%
50%	60%	1,772,474,894	14.42%	12,203	12.61%
60%	70%	2,142,441,655	17.43%	11,957	12.35%
70%	80%	2,456,762,527	19.99%	11,413	11.79%
80%	90%	1,907,841,204	15.52%	8,382	8.66%
90%	95%	104,757,171	0.85%	376	0.39%
95%	100%	54,344,803	0.44%	151	0.16%
100%	125%	42,394,015	0.34%	137	0.14%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		12,291,926,538	100.00%	96,793	100.00%
Weighted Average LTV		59.40%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	851,743,193	6.93%	23,354	24.13%
30%	40%	604,714,264	4.92%	7,948	8.21%
40%	50%	779,943,084	6.35%	8,122	8.39%
50%	60%	974,968,855	7.93%	8,368	8.65%
60%	70%	1,184,422,433	9.64%	8,601	8.89%
70%	80%	1,340,886,826	10.91%	8,447	8.73%
80%	90%	1,399,016,449	11.38%	8,050	8.32%
90%	95%	649,007,646	5.28%	3,547	3.66%
95%	100%	652,876,234	5.31%	3,408	3.52%
100%	125%	2,577,889,795	20.97%	11,893	12.29%
125%	150%	1,195,341,219	9.72%	4,789	4.95%
150%		81,116,540	0.66%	266	0.27%
Total		12,291,926,538	100.00%	96,793	100.00%
Weighted Average LTV		82.02%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,063,605,393	16.79%	47,569	49.15%
100,000	200,000	4,431,059,169	36.05%	30,239	31.24%
200,000	500,000	4,867,663,451	39.60%	17,792	18.38%
500,000		929,598,523	7.56%	1,193	1.23%
Total		12,291,926,538	100.00%	96,793	100.00%
Average Mortgage		€126,992			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	10,646,831	0.09%	53	0.05%
12	24	9,163,396	0.07%	79	0.08%
24	36	178,660,305	1.45%	1,114	1.15%
36	48	697,059,243	5.67%	4,464	4.61%
48	60	776,164,711	6.31%	4,769	4.93%
60	72	854,663,691	6.95%	5,486	5.67%
72		9,765,568,361	79.45%	80,828	83.51%
Total		12,291,926,538	100.00%	96,793	100.00%
Weighted Average		96.75 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	270,763,442	2.20%	9,904	10.23%
5	10	1,021,765,096	8.31%	17,041	17.61%
10	15	2,132,452,958	17.35%	19,756	20.41%
15	20	2,990,872,053	24.33%	19,661	20.31%
20	25	2,800,243,346	22.78%	15,296	15.80%
25	30	2,548,058,760	20.73%	12,077	12.48%
30	35	517,237,029	4.21%	2,990	3.09%
35		10,533,854	0.09%	68	0.07%
Total		12,291,926,538	100.00%	96,793	100.00%
Weighted Average		19.23 years			

Table 7 Repayment Type					
Type	Current Balance (€)	% of Total	No. of Loans	% of Total	
Principal and Interest	11,330,564,364	92.18%	92,626	95.69%	
IO	961,362,173	7.82%	4,167	4.31%	
Total	12,291,926,538	100.00%	96,793	100.00%	

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	929,754,550	7.56%	7,895	8.16%
Variable	3,833,851,281	31.19%	36,192	37.39%
Tracker	7,494,103,272	60.97%	52,274	54.01%
Staff	34,217,434	0.28%	432	0.45%
Total	12,291,926,538	100.00%	96,793	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	432,080,331	46.47%	3,448	43.67%
1	2	371,272,134	39.93%	3,116	39.47%
2	3	84,339,769	9.07%	806	10.21%
3	5	31,067,850	3.34%	396	5.02%
5		10,994,468	1.18%	129	1.63%
Total		929,754,550	100.00%	7,895	100.00%
Weighted Average		1.27 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,941,667,500	97.15%	94,392	97.52%
>0	<1	122,694,473	1.00%	895	0.92%
>=1	<2	193,205,089	1.57%	1,319	1.36%
>=2	<3	28,934,569	0.24%	157	0.16%
>=3	<6	5,152,127	0.04%	27	0.03%
>=6	<12	209,019	0.00%	1	0.00%
>=12		63,760	0.00%	2	0.00%
Total		12,291,926,538	100.00%	96,793	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,964,517,447	32.25%	26,042	26.90%
Trader Up/Down	2,685,440,851	21.85%	14,629	15.11%
Equity Release/Switcher	3,253,884,872	26.47%	39,062	40.36%
Investment	2,388,083,367	19.43%	17,060	17.63%
Total	12,291,926,538	100.00%	96,793	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,997,402,297	32.52%	21,632	22.35%
Non Dublin	8,294,524,240	67.48%	75,161	77.65%
Total	12,291,926,538	100.00%	96,793	100.00%