

ACS Pool Stratifications, 31-03-14

Total Book

Table 1 Summary

Total Property Valuation	€19,969,768,842.00
Total number of accounts	100,625
Total number of properties	86,381
Aggregate balances of the mortgages	€13,068,785,079.75
Average mortgage balance	€129,876
Weighted Average Current LTV	61.31%
Weighted Average Indexed LTV	95.87%
Aggregate Indexed LTV	65.44%
Weighted Average Seasoning	88.77 months
Weighted Average Remaining Term	19.63 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,322,006,980	10.12%	27,940	27.77%
30%	40%	1,088,085,880	8.33%	11,992	11.92%
40%	50%	1,414,241,359	10.82%	12,332	12.26%
50%	60%	1,786,760,957	13.67%	12,531	12.45%
60%	70%	2,210,104,559	16.91%	12,547	12.47%
70%	80%	2,600,535,046	19.90%	12,224	12.15%
80%	90%	2,295,683,312	17.57%	9,916	9.85%
90%	95%	163,112,743	1.25%	587	0.58%
95%	100%	61,799,971	0.47%	190	0.19%
100%	125%	82,910,318	0.63%	256	0.25%
125%	150%	11,884,495	0.09%	32	0.03%
150%		31,659,459	0.24%	78	0.08%
Total		13,068,785,080	100.00%	100,625	100.00%
Weighted Average LTV		61.31%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	685,301,128	5.24%	20,585	20.46%
30%	40%	494,805,711	3.79%	7,486	7.44%
40%	50%	614,581,760	4.70%	7,233	7.19%
50%	60%	753,454,002	5.77%	7,534	7.49%
60%	70%	897,286,082	6.87%	7,566	7.52%
70%	80%	1,065,362,715	8.15%	7,742	7.69%
80%	90%	1,180,897,075	9.04%	7,703	7.66%
90%	95%	634,796,937	4.86%	3,727	3.70%
95%	100%	646,451,198	4.95%	3,726	3.70%
100%	125%	2,962,548,130	22.67%	15,229	15.13%
125%	150%	2,108,629,228	16.13%	8,744	8.69%
150%		1,024,671,114	7.84%	3,350	3.33%
Total		13,068,785,080	100.00%	100,625	100.00%
Weighted Average LTV		95.87%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,131,472,204	16.31%	48,793	48.49%
100,000	200,000	4,573,078,813	34.99%	31,147	30.95%
200,000	500,000	5,306,512,946	40.60%	19,317	19.20%
500,000		1,057,721,116	8.09%	1,368	1.36%
Total		13,068,785,080	100.00%	100,625	100.00%
Average Mortgage		€129,876			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	3,008,608	0.02%	28	0.03%
12	24	79,404,539	0.61%	475	0.47%
24	36	638,468,724	4.89%	4,017	3.99%
36	48	773,736,883	5.92%	4,679	4.65%
48	60	941,579,350	7.20%	5,849	5.81%
60	72	1,244,959,424	9.53%	7,172	7.13%
72		9,387,627,552	71.83%	78,405	77.92%
Total		13,068,785,080	100.00%	100,625	100.00%
Weighted Average		88.77 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	258,491,386	1.98%	8,853	8.80%
5	10	1,006,279,165	7.70%	17,432	17.32%
10	15	2,160,484,014	16.53%	20,218	20.09%
15	20	3,201,355,238	24.50%	20,967	20.84%
20	25	2,972,101,113	22.74%	16,313	16.21%
25	30	2,774,340,121	21.23%	12,987	12.91%
30	35	683,866,065	5.23%	3,784	3.76%
35		11,867,978	0.09%	71	0.07%
Total		13,068,785,080	100.00%	100,625	100.00%
Weighted Average		19.63 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	11,840,828,080	90.60%	95,291	94.70%
IO	1,227,957,000	9.40%	5,334	5.30%
Total	13,068,785,080	100.00%	100,625	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,077,587,040	8.25%	8,896	8.84%
Variable	3,904,711,611	29.88%	36,971	36.74%
Tracker	8,051,215,317	61.61%	54,290	53.95%
Staff	35,271,111	0.27%	468	0.47%
Total	13,068,785,080	100.00%	100,625	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	422,814,277	39.24%	3,264	36.69%
1	2	418,217,335	38.81%	3,345	37.60%
2	3	175,561,910	16.29%	1,592	17.90%
3	5	51,401,616	4.77%	576	6.47%
5		9,591,902	0.89%	119	1.34%
Total		1,077,587,040	100.00%	8,896	100.00%
Weighted Average		1.49 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		12,650,516,033	96.80%	97,760	97.15%
>0	<1	155,638,437	1.19%	1,148	1.14%
>=1	<2	221,123,879	1.69%	1,429	1.42%
>=2	<3	37,915,866	0.29%	253	0.25%
>=3	<6	3,137,678	0.02%	30	0.03%
>=6	<12	453,186	0.00%	5	0.00%
>=12		0	0.00%	0	0.00%
Total		13,068,785,080	100.00%	100,625	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,110,190,469	31.45%	26,435	26.27%
Trader Up/Down	2,818,889,438	21.57%	14,993	14.90%
Equity Release/Switcher	3,511,507,521	26.87%	41,228	40.97%
Investment	2,628,197,652	20.11%	17,969	17.86%
Total	13,068,785,080	100.00%	100,625	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,228,957,181	32.36%	22,490	22.35%
Non Dublin	8,839,827,899	67.64%	78,135	77.65%
Total	13,068,785,080	100.00%	100,625	100.00%