

ACS Pool Stratifications, 30-06-14

Total Book

Table 1 Summary

Total Property Valuation	€20,033,698,645.00
Total number of accounts	99,288
Total number of properties	85,433
Aggregate balances of the mortgages	€12,828,751,265.83
Average mortgage balance	€129,207
Weighted Average Current LTV	60.29%
Weighted Average Indexed LTV	93.10%
Aggregate Indexed LTV	64.04%
Weighted Average Seasoning	91.22 months
Weighted Average Remaining Term	19.54 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,323,420,037	10.32%	28,183	28.39%
30%	40%	1,080,554,034	8.42%	11,828	11.91%
40%	50%	1,412,332,878	11.01%	12,170	12.26%
50%	60%	1,808,083,191	14.09%	12,507	12.60%
60%	70%	2,193,636,423	17.10%	12,308	12.40%
70%	80%	2,579,930,638	20.11%	12,002	12.09%
80%	90%	2,177,764,897	16.98%	9,462	9.53%
90%	95%	144,622,814	1.13%	502	0.51%
95%	100%	57,470,953	0.45%	175	0.18%
100%	125%	50,935,400	0.40%	151	0.15%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		12,828,751,266	100.00%	99,288	100.00%
Weighted Average LTV		60.29%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	700,515,214	5.46%	20,830	20.98%
30%	40%	494,502,465	3.85%	7,352	7.40%
40%	50%	626,219,656	4.88%	7,240	7.29%
50%	60%	778,460,398	6.07%	7,558	7.61%
60%	70%	931,469,335	7.26%	7,567	7.62%
70%	80%	1,113,724,508	8.68%	7,896	7.95%
80%	90%	1,207,407,780	9.41%	7,644	7.70%
90%	95%	644,646,923	5.03%	3,705	3.73%
95%	100%	655,833,054	5.11%	3,725	3.75%
100%	125%	2,895,062,306	22.57%	14,732	14.84%
125%	150%	2,049,917,038	15.98%	8,385	8.45%
150%		730,992,590	5.70%	2,654	2.67%
Total		12,828,751,266	100.00%	99,288	100.00%
Weighted Average LTV		93.10%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	2,102,925,596	16.39%	48,215	48.56%
100,000	200,000	4,535,664,904	35.36%	30,908	31.13%
200,000	500,000	5,171,768,420	40.31%	18,861	19.00%
500,000		1,018,392,345	7.94%	1,304	1.31%
Total		12,828,751,266	100.00%	99,288	100.00%
Average Mortgage		€129,207			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	2,986,438	0.02%	20	0.02%
12	24	52,629,887	0.41%	337	0.34%
24	36	505,168,865	3.94%	3,162	3.18%
36	48	732,566,063	5.71%	4,540	4.57%
48	60	929,530,206	7.25%	5,691	5.73%
60	72	988,540,835	7.71%	5,952	5.99%
72		9,617,328,971	74.97%	79,586	80.16%
Total		12,828,751,266	100.00%	99,288	100.00%
Weighted Average		91.22 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	263,504,366	2.05%	9,250	9.32%
5	10	999,393,609	7.79%	17,136	17.26%
10	15	2,135,012,540	16.64%	19,946	20.09%
15	20	3,122,268,624	24.34%	20,424	20.57%
20	25	2,929,255,682	22.83%	16,056	16.17%
25	30	2,714,990,273	21.16%	12,752	12.84%
30	35	651,231,863	5.08%	3,645	3.67%
35		13,094,310	0.10%	79	0.08%
Total		12,828,751,266	100.00%	99,288	100.00%
Weighted Average		19.54 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	11,685,472,332	91.09%	94,325	95.00%
IO	1,143,278,934	8.91%	4,963	5.00%
Total	12,828,751,266	100.00%	99,288	100.00%

Table 8 Products by Interest Rate Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,022,379,931	7.97%	8,518	8.58%
Variable	3,907,476,455	30.46%	36,840	37.10%
Tracker	7,864,135,940	61.30%	53,475	53.86%
Staff	34,758,940	0.27%	455	0.46%
Total	12,828,751,266	100.00%	99,288	100.00%

Table 9 Fixed Rate Loan Maturity (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	437,655,404	42.81%	3,319	38.96%
1	2	410,247,139	40.13%	3,407	40.00%
2	3	124,738,333	12.20%	1,208	14.18%
3	5	40,205,684	3.93%	469	5.51%
5		9,533,371	0.93%	115	1.35%
Total		1,022,379,931	100.00%	8,518	100.00%
Weighted Average		1.38 years			

Table 10 Arrears Multiple (months)					
		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		12,399,973,350	96.66%	96,496	97.19%
>0	<1	146,362,383	1.14%	1,067	1.07%
>=1	<2	240,113,691	1.87%	1,503	1.51%
>=2	<3	37,370,886	0.29%	197	0.20%
>=3	<6	3,801,630	0.03%	23	0.02%
>=6	<12	223,430	0.00%	1	0.00%
>=12		905,897	0.01%	1	0.00%
Total		12,828,751,266	100.00%	99,288	100.00%

Table 11 Market Segment				
	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,080,784,216	31.81%	26,434	26.62%
Trader Up/Down	2,785,971,463	21.72%	14,954	15.06%
Equity Release/Switcher	3,419,415,801	26.65%	40,308	40.60%
Investment	2,542,579,786	19.82%	17,592	17.72%
Total	12,828,751,266	100.00%	99,288	100.00%

Table 12 Geographical Concentration				
County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,151,007,654	32.36%	22,170	22.33%
Non Dublin	8,677,743,612	67.64%	77,118	77.67%
Total	12,828,751,266	100.00%	99,288	100.00%