

ACS Pool Stratifications, 31-12-10

Table 1 Summary

Total Property Valuation	€17,184,357,533.00
Total number of accounts	76,092
Total number of properties	66,436
Aggregate balances of the mortgages	€11,708,212,085.04
Average mortgage balance	€153,869
Weighted Average Current LTV	69.15%
Weighted Average Indexed LTV	95.64%
Aggregate Indexed LTV	68.13%
Weighted Average Seasoning	60.15 months
Weighted Average Remaining Term	21.11 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	684,236,424	5.84%	13,821	18.16%
30%	40%	595,775,640	5.09%	6,919	9.09%
40%	50%	862,469,941	7.37%	7,673	10.08%
50%	60%	1,139,371,327	9.73%	8,385	11.02%
60%	70%	1,533,678,921	13.10%	9,620	12.64%
70%	80%	2,455,861,324	20.98%	12,432	16.34%
80%	90%	3,200,817,134	27.34%	12,940	17.01%
90%	95%	908,579,195	7.76%	3,227	4.24%
95%	100%	293,434,025	2.51%	965	1.27%
100%		33,988,154	0.29%	110	0.14%
Total		11,708,212,085	100.00%	76,092	100.00%
Weighted Average LTV		69.15%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	527,322,010	4.50%	13,575	17.84%
30%	40%	369,738,148	3.16%	5,061	6.65%
40%	50%	460,515,044	3.93%	4,880	6.41%
50%	60%	583,073,367	4.98%	5,316	6.99%
60%	70%	709,666,393	6.06%	5,732	7.53%
70%	80%	817,527,267	6.98%	5,597	7.36%
80%	90%	995,984,899	8.51%	6,068	7.97%
90%	95%	629,300,744	5.37%	3,319	4.36%
95%	100%	713,946,304	6.10%	3,644	4.79%
100%		5,901,137,909	50.40%	22,900	30.10%
Total		11,708,212,085	100.00%	76,092	100.00%
Weighted Average LTV		95.64%			

Table 4 Mortgage Size

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,473,570,221	12.59%	31,951	41.99%
100,000	200,000	3,411,675,435	29.14%	22,970	30.19%
200,000	500,000	5,489,284,806	46.88%	19,485	25.61%
500,000		1,333,681,623	11.39%	1,686	2.22%
Total		11,708,212,085	100.00%	76,092	100.00%
Average Mortgage		€153,869			

Table 5 Seasoning (months)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	109,594,073	0.94%	522	0.69%
12	24	561,268,627	4.79%	2,635	3.46%
24	36	1,220,272,229	10.42%	4,880	6.41%
36	48	2,127,821,381	18.17%	9,367	12.31%
48	60	2,605,146,039	22.25%	12,658	16.64%
60	72	1,854,907,456	15.84%	11,485	15.09%
72		3,229,202,279	27.58%	34,545	45.40%
Total		11,708,212,085	100.00%	76,092	100.00%
Weighted Average		60.15 months			

Table 6 Remaining Term (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	145,866,050	1.25%	3,918	5.15%
5	10	693,357,567	5.92%	11,410	15.00%
10	15	1,587,834,801	13.56%	14,441	18.98%
15	20	2,540,876,429	21.70%	16,291	21.41%
20	25	2,985,452,904	25.50%	14,743	19.38%
25	30	2,211,766,329	18.89%	9,261	12.17%
30	35	1,543,016,356	13.18%	6,027	7.92%
35		41,649	0.00%	1	0.00%
Total		11,708,212,085	100.00%	76,092	100.00%
Weighted Average		21.11 years			

Table 7 Repayment Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	9,156,353,856	78.20%	65,156	85.63%
IO	2,551,858,229	21.80%	10,936	14.37%
Total	11,708,212,085	100.00%	76,092	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	1,959,749,600	16.74%	14,253	18.73%
Variable	2,072,253,896	17.70%	20,914	27.49%
Tracker	7,665,571,261	65.47%	40,642	53.41%
Staff	10,637,329	0.09%	283	0.37%
Total	11,708,212,085	100.00%	76,092	100.00%

From June'09 to March'13 new standard variable rate products were incorrectly categorised as a Tracker product in the above table. The table has been restated to rectify the classification error.

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	512,661,842	26.16%	3,869	27.15%
1	2	761,268,638	38.85%	5,056	35.47%
2	3	419,678,325	21.41%	2,966	20.81%
3	5	173,162,898	8.84%	1,435	10.07%
5		92,977,897	4.74%	927	6.50%
Total		1,959,749,600	100.00%	14,253	100.00%
Weighted Average		1.89 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		11,294,653,198	96.47%	73,734	96.90%
>0	<1	112,595,839	0.96%	713	0.94%
>=1	<2	214,533,544	1.83%	1,165	1.53%
>=2	<3	70,373,902	0.60%	402	0.53%
>=3	<6	14,159,777	0.12%	71	0.09%
>=6	<12	1,702,449	0.01%	6	0.01%
>=12		193,377	0.00%	1	0.00%
Total		11,708,212,085	100.00%	76,092	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,292,581,491	28.12%	18,785	24.69%
Trader Up/Down	2,104,158,868	17.97%	9,815	12.90%
Equity Release/Switcher	2,680,776,080	22.90%	25,746	33.84%
Investment	3,630,695,646	31.01%	21,746	28.58%
Total	11,708,212,085	100.00%	76,092	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	3,858,243,046	32.95%	17,072	22.44%
Non Dublin	7,849,969,039	67.05%	59,020	77.56%
Total	11,708,212,085	100.00%	76,092	100.00%