

## ACS Pool Stratifications: 28/06/2019

### Total Book

**Table 1 Summary**

Total Property Valuation	€26,938,549,597
Total number of accounts	82,051
Total number of properties	72,642
Aggregate balances of the mortgages	€10,995,583,512.00
Average mortgage balance	€134,009
Weighted Average Current LTV	61.29%
Weighted Average Indexed LTV	55.88%
Aggregate Indexed LTV	40.81%
Weighted Average Seasoning	83.2 months
Weighted Average Remaining Term	21.3 years

**Table 2 Current LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,032,989,919	9.39%	22,268	27.14%
30%	40%	862,044,282	7.84%	8,845	10.78%
40%	50%	1,195,465,834	10.87%	9,511	11.59%
50%	60%	1,479,715,697	13.46%	9,432	11.50%
60%	70%	1,805,946,058	16.42%	9,886	12.05%
70%	80%	2,379,664,118	21.64%	11,635	14.18%
80%	90%	2,199,877,837	20.01%	10,309	12.56%
90%	95%	24,145,354	0.22%	104	0.13%
95%	100%	10,775,981	0.10%	35	0.04%
100%	125%	4,958,430	0.05%	26	0.03%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>61.29%</b>			

**Table 3 Indexed LTV (%)**

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,255,661,225	11.42%	24,832	30.26%
30%	40%	1,138,050,057	10.35%	10,213	12.45%
40%	50%	1,588,057,145	14.44%	11,299	13.77%
50%	60%	2,068,906,258	18.82%	12,442	15.16%
60%	70%	2,137,002,133	19.44%	10,943	13.34%
70%	80%	1,621,030,827	14.74%	7,490	9.13%
80%	90%	967,865,945	8.80%	3,911	4.77%
90%	95%	104,067,160	0.95%	423	0.52%
95%	100%	56,796,274	0.52%	259	0.32%
100%	125%	57,241,775	0.52%	235	0.29%
125%	150%	904,713	0.01%	4	0.00%
150%		0	0.00%	0	0.00%
<b>Total</b>		<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>
<b>Weighted Average LTV</b>		<b>55.88%</b>			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,759,340,778	16.00%	37,994	46.31%
100,000	200,000	3,893,322,771	35.41%	26,770	32.63%
200,000	500,000	4,514,590,830	41.06%	16,072	19.59%
500,000		828,329,132	7.53%	1,215	1.48%
Total		10,995,583,512	100.00%	82,051	100.00%
Average Mortgage		€134,009			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	498,159,156	4.53%	2,115	2.58%
12	24	1,900,995,751	17.29%	8,426	10.27%
24	36	1,298,707,213	11.81%	6,656	8.11%
36	48	1,054,168,450	9.59%	6,286	7.66%
48	60	845,541,211	7.69%	5,493	6.69%
60	72	327,243,277	2.98%	2,246	2.74%
72		5,070,768,454	46.12%	50,829	61.95%
Total		10,995,583,512	100.00%	82,051	100.00%
Weighted Average		83.2 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	203,633,868	1.85%	8,177	9.97%
5	10	790,124,437	7.19%	12,435	15.16%
10	15	1,454,885,726	13.23%	13,821	16.84%
15	20	1,886,532,737	17.16%	13,423	16.36%
20	25	2,609,719,835	23.73%	14,341	17.48%
25	30	2,718,150,322	24.72%	13,313	16.23%
30	35	1,330,623,309	12.10%	6,532	7.96%
35		1,913,278	0.02%	9	0.01%
Total		10,995,583,512	100.00%	82,051	100.00%
Weighted Average		21.3 years			

Table 7 Repayment Type				
Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest	10,848,931,041	98.67%	81,338	99.13%
IO	146,652,471	1.33%	713	0.87%
Total	10,995,583,512	100.00%	82,051	100.00%

**Table 8 Products by Interest Rate Type**

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	6,985,348,188	63.53%	40,038	48.80%
Variable	1,782,529,475	16.21%	20,375	24.83%
Tracker	2,218,564,310	20.18%	21,496	26.20%
Staff	9,141,540	0.08%	142	0.17%
<b>Total</b>	<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>

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

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	2,098,291,734	30.04%	12,504	31.23%
1	2	1,872,340,958	26.80%	10,572	26.40%
2	3	722,049,305	10.34%	4,289	10.71%
3	5	1,972,196,534	28.23%	10,627	26.54%
5		320,469,656	4.59%	2,046	5.11%
<b>Total</b>		<b>6,985,348,188</b>	<b>100.00%</b>	<b>40,038</b>	<b>100.00%</b>
<b>Weighted Average</b>		<b>2.30 years</b>			

**Table 10 Arrears Multiple (months)**

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		10,871,199,893	98.87%	81,089	98.83%
>0	<1	45,693,523	0.42%	386	0.47%
>=1	<2	62,797,008	0.57%	467	0.57%
>=2	<3	11,986,379	0.11%	83	0.10%
>=3	<6	3,469,628	0.03%	23	0.03%
>=6	<12	196,204	0.00%	1	0.00%
>=12		240,879	0.00%	2	0.00%
<b>Total</b>		<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>

**Table 11 Market Segment**

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	4,627,822,960	42.09%	30,943	37.71%
Trader Up/Down	3,202,152,061	29.12%	17,590	21.44%
Equity Release/Switcher	2,233,037,819	20.31%	24,718	30.13%
Investment	932,570,672	8.48%	8,800	10.73%
<b>Total</b>	<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>

**Table 12 Geographical Concentration**

<b>County</b>	<b>Current Balance (€)</b>	<b>% of Total</b>	<b>No. of Loans</b>	<b>% of Total</b>
Dublin	4,607,145,679	41.90%	22,983	28.01%
Non Dublin	6,388,437,833	58.10%	59,068	71.99%
<b>Total</b>	<b>10,995,583,512</b>	<b>100.00%</b>	<b>82,051</b>	<b>100.00%</b>

