

ACS Pool Stratifications: 2018-09-30

Total Book

Table 1 Summary

Total Property Valuation	€25,279,422,748
Total number of accounts	78,408
Total number of properties	68,642
Aggregate balances of the mortgages	€9,991,488,557.06
Average mortgage balance	€127,429
Weighted Average Current LTV	60.47%
Weighted Average Indexed LTV	54.56%
Aggregate Indexed LTV	39.52%
Weighted Average Seasoning	88.62 months
Weighted Average Remaining Term	20.70 years

Table 2 Current LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,003,580,990	10.04%	22,056	28.13%
30%	40%	814,833,249	8.16%	8,726	11.13%
40%	50%	1,138,971,543	11.40%	9,289	11.85%
50%	60%	1,360,819,067	13.62%	9,037	11.53%
60%	70%	1,652,465,402	16.54%	9,310	11.87%
70%	80%	2,106,488,793	21.08%	10,480	13.37%
80%	90%	1,856,980,083	18.59%	9,284	11.84%
90%	95%	28,517,234	0.29%	125	0.16%
95%	100%	21,183,172	0.21%	70	0.09%
100%	125%	7,649,025	0.08%	31	0.04%
125%	150%	0	0.00%	0	0.00%
150%		0	0.00%	0	0.00%
Total		9,991,488,557	100.00%	78,408	100.00%
Weighted Average LTV		60.47%			

Table 3 Indexed LTV (%)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0%	30%	1,207,677,094	12.09%	24,386	31.10%
30%	40%	1,091,093,441	10.92%	10,083	12.86%
40%	50%	1,510,663,411	15.12%	10,861	13.85%
50%	60%	1,998,049,617	20.00%	12,233	15.60%
60%	70%	2,058,012,405	20.60%	10,733	13.69%
70%	80%	1,350,122,337	13.51%	6,605	8.42%
80%	90%	479,530,160	4.80%	2,228	2.84%
90%	95%	113,207,695	1.13%	501	0.64%
95%	100%	77,443,079	0.78%	340	0.43%
100%	125%	103,657,185	1.04%	431	0.55%
125%	150%	2,032,133	0.02%	7	0.01%
150%		0	0.00%	0	0.00%
Total		9,991,488,557	100.00%	78,408	100.00%
Weighted Average LTV		54.56%			

Table 4 Mortgage Size					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	100,000	1,760,453,145	17.62%	38,308	48.86%
100,000	200,000	3,681,107,760	36.84%	25,374	32.36%
200,000	500,000	3,791,455,354	37.95%	13,635	17.39%
500,000		758,472,298	7.59%	1,091	1.39%
Total		9,991,488,557	100.00%	78,408	100.00%
Average Mortgage		€127,429			

Table 5 Seasoning (months)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	12	226,945,082	2.27%	1,036	1.32%
12	24	1,481,665,452	14.83%	7,020	8.95%
24	36	1,154,414,591	11.55%	6,480	8.26%
36	48	989,811,300	9.91%	6,065	7.74%
48	60	542,606,016	5.43%	3,492	4.45%
60	72	130,205,251	1.30%	921	1.17%
72		5,465,840,864	54.70%	53,394	68.10%
Total		9,991,488,557	100.00%	78,408	100.00%
Weighted Average		88.62 months			

Table 6 Remaining Term (years)					
>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	5	203,763,808	2.04%	8,221	10.48%
5	10	804,327,049	8.05%	12,433	15.86%
10	15	1,507,948,624	15.09%	14,143	18.04%
15	20	1,760,962,118	17.62%	12,848	16.39%
20	25	2,314,476,677	23.16%	13,147	16.77%
25	30	2,342,668,195	23.45%	11,947	15.24%
30	35	1,055,594,770	10.56%	5,658	7.22%
35		1,747,315	0.02%	11	0.01%
Total		9,991,488,557	100.00%	78,408	100.00%
Weighted Average		20.70 years			

Table 7 Repayment Type					
Type		Current Balance (€)	% of Total	No. of Loans	% of Total
Principal and Interest		9,695,758,188	97.04%	77,097	98.33%
IO		295,730,369	2.96%	1,311	1.67%
Total		9,991,488,557	100.00%	78,408	100.00%

Table 8 Products by Interest Rate Type

Type	Current Balance (€)	% of Total	No. of Loans	% of Total
Fixed	5,428,738,376	54.33%	32,295	41.19%
Variable	2,245,871,670	22.48%	24,096	30.73%
Tracker	2,304,049,029	23.06%	21,829	27.84%
Staff	12,829,482	0.13%	188	0.24%
Total	9,991,488,557	100.00%	78,408	100.00%

Table 9 Fixed Rate Loan Maturity (years)

>	<=	Current Balance (€)	% of Total	No. of Loans	% of Total
0	1	1,341,759,462	24.72%	8,124	25.16%
1	2	1,985,651,646	36.58%	11,016	34.11%
2	3	686,132,280	12.64%	4,467	13.83%
3	5	1,212,207,111	22.33%	7,281	22.55%
5		202,987,876	3.74%	1,407	4.36%
Total		5,428,738,376	100.00%	32,295	100.00%
Weighted Average		2.27 years			

Table 10 Arrears Multiple (months)

		Current Balance (€)	% of Total	No. of Loans	% of Total
No Arrears		9,851,991,879	98.60%	77,336	98.63%
>0	<1	53,317,504	0.53%	424	0.54%
>=1	<2	66,633,867	0.67%	523	0.67%
>=2	<3	18,476,898	0.18%	117	0.15%
>=3	<6	834,998	0.01%	7	0.01%
>=6	<12	0	0.00%	0	0.00%
>=12		233,411	0.00%	1	0.00%
Total		9,991,488,557	100.00%	78,408	100.00%

Table 11 Market Segment

	Current Balance (€)	% of Total	No. of Loans	% of Total
First Time Buyer	3,917,314,140	39.21%	27,422	34.97%
Trader Up/Down	2,868,340,243	28.71%	16,031	20.45%
Equity Release/Switcher	2,125,663,951	21.27%	25,479	32.50%
Investment	1,080,170,223	10.81%	9,476	12.09%
Total	9,991,488,557	100.00%	78,408	100.00%

Table 12 Geographical Concentration

County	Current Balance (€)	% of Total	No. of Loans	% of Total
Dublin	4,020,009,595	40.23%	21,072	26.87%
Non Dublin	5,971,478,962	59.77%	57,336	73.13%
Total	9,991,488,557	100.00%	78,408	100.00%