

## PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2

|                                   |                      | <u>LMS2</u>         | <u>LMS2</u>                 | <u>LMS2</u>                   | <u>LMS2</u>                   |
|-----------------------------------|----------------------|---------------------|-----------------------------|-------------------------------|-------------------------------|
|                                   |                      | <u>Initial Pool</u> | <u>End August 2019 Pool</u> | <u>End November 2019 Pool</u> | <u>End February 2020 Pool</u> |
| Lien Position                     |                      | First Charge        | First Charge                | First Charge                  | First Charge                  |
| Number of Mortgages               |                      | 3,052               | 1,024                       | 1,009                         | 1,005                         |
| Total Principal Balance           |                      | € 524,999,285       | € 149,927,987               | € 147,493,711                 | € 145,632,341                 |
| Weighted Average Loan-to-Value    |                      | 62.85%              | 61.92%                      | 62.06%                        | 62.06%                        |
| Property Type                     | Bungalow             | 25.67%              | 27.35%                      | 27.48%                        | 27.45%                        |
|                                   | Detached             | 24.22%              | 25.98%                      | 26.04%                        | 26.12%                        |
|                                   | Flat                 | 1.55%               | 0.86%                       | 0.86%                         | 0.87%                         |
|                                   | Semi                 | 29.97%              | 28.76%                      | 28.62%                        | 28.63%                        |
|                                   | Terraced             | 18.60%              | 17.05%                      | 17.01%                        | 16.93%                        |
| Average Loan Balance              |                      | € 172,018           | € 146,414                   | € 146,178                     | € 144,908                     |
| Weighted Average Yield (bps)      |                      | 357.37              | 343.66                      | 342.34                        | 342.24                        |
| Weighted Average Maturity (years) |                      | 27.80               | 16.30                       | 16.14                         | 15.92                         |
| Geographic Distribution           | Carlow               | 1.45%               | 1.55%                       | 1.57%                         | 1.51%                         |
|                                   | Cavan                | 2.51%               | 2.52%                       | 2.55%                         | 2.57%                         |
|                                   | Clare                | 2.71%               | 2.81%                       | 2.84%                         | 2.86%                         |
|                                   | Cork                 | 7.06%               | 7.98%                       | 7.86%                         | 7.90%                         |
|                                   | Donegal              | 2.75%               | 3.11%                       | 3.14%                         | 3.16%                         |
|                                   | Dublin               | 22.35%              | 19.66%                      | 19.67%                        | 19.67%                        |
|                                   | Galway               | 3.86%               | 5.28%                       | 5.26%                         | 5.30%                         |
|                                   | Kerry                | 2.11%               | 3.07%                       | 3.09%                         | 3.10%                         |
|                                   | Kildare              | 5.67%               | 7.15%                       | 7.25%                         | 7.25%                         |
|                                   | Kilkenny             | 2.27%               | 2.46%                       | 2.31%                         | 2.32%                         |
|                                   | Laois                | 2.83%               | 2.23%                       | 2.25%                         | 2.27%                         |
|                                   | Leitrim              | 0.71%               | 0.36%                       | 0.37%                         | 0.37%                         |
|                                   | Limerick             | 3.89%               | 3.73%                       | 3.70%                         | 3.72%                         |
|                                   | Longford             | 0.79%               | 1.02%                       | 1.03%                         | 1.03%                         |
|                                   | Louth                | 4.76%               | 4.22%                       | 4.27%                         | 4.15%                         |
|                                   | Mayo                 | 3.11%               | 3.22%                       | 3.25%                         | 3.27%                         |
|                                   | Meath                | 7.48%               | 7.36%                       | 7.25%                         | 7.29%                         |
|                                   | Monaghan             | 1.23%               | 1.49%                       | 1.50%                         | 1.51%                         |
|                                   | Offaly               | 3.35%               | 2.92%                       | 2.87%                         | 2.68%                         |
|                                   | Roscommon            | 0.93%               | 0.82%                       | 0.83%                         | 0.83%                         |
|                                   | Sligo                | 0.79%               | 0.75%                       | 0.75%                         | 0.73%                         |
|                                   | Tipperary            | 3.42%               | 3.56%                       | 3.60%                         | 3.62%                         |
|                                   | Waterford            | 3.31%               | 2.52%                       | 2.54%                         | 2.55%                         |
|                                   | Westmeath            | 2.75%               | 2.89%                       | 2.87%                         | 2.94%                         |
|                                   | Wexford              | 5.22%               | 4.88%                       | 4.92%                         | 4.95%                         |
|                                   | Wicklow              | 2.66%               | 2.43%                       | 2.45%                         | 2.44%                         |
| Mortgage Type                     | Repayment            | 87.81%              | 81.32%                      | 81.12%                        | 80.95%                        |
|                                   | Interest Only        | 12.19%              | 18.68%                      | 18.88%                        | 19.05%                        |
|                                   | Other                | 0.00%               | 0.00%                       | 0.00%                         | 0.00%                         |
| Mortgage Type                     | First Time Buyer     | 9.85%               | 8.41%                       | 8.43%                         | 8.26%                         |
|                                   | Purchase             | 13.42%              | 11.84%                      | 11.77%                        | 11.84%                        |
|                                   | Remortgage           | 76.73%              | 79.75%                      | 79.80%                        | 79.90%                        |
| Employment Type                   | PAYE                 | 45.56%              | 40.15%                      | 39.91%                        | 39.63%                        |
|                                   | Self Cert            | 39.04%              | 43.84%                      | 43.99%                        | 44.18%                        |
|                                   | Self Employed        | 15.40%              | 16.00%                      | 16.10%                        | 16.18%                        |
| Arrears                           | Current              | 96.79%              | 59.30%                      | 59.54%                        | 58.60%                        |
|                                   | >=1 mths to <=2 mths | 1.76%               | 2.21%                       | 3.12%                         | 3.23%                         |
|                                   | >2 mths to <=3 mths  | 0.56%               | 1.84%                       | 0.63%                         | 1.87%                         |
|                                   | >3 mths to <=6 mths  | 0.74%               | 2.01%                       | 2.62%                         | 2.26%                         |
|                                   | over 6 months        | 0.16%               | 34.63%                      | 34.10%                        | 34.04%                        |
|                                   | Total % arrears      | 3.22%               | 40.70%                      | 40.46%                        | 41.40%                        |