

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>
		<u>Initial Pool</u>	<u>End August 2019 Pool</u>	<u>End November 2019 Pool</u>	<u>End February 2020 Pool</u>	<u>End May 2020 Pool</u>	<u>End August 2020 Pool</u>	<u>End November 2020 Pool</u>	<u>End February 2021 Pool</u>
Lien Position		First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge
Number of Mortgages		2,550	640	636	632	623	615	608	600
Total Principal Balance		€ 381,126,574	€ 73,919,582	€ 73,042,780	€ 72,382,105	€ 71,577,848	€ 70,574,656	€ 69,520,503	€ 68,274,163
Weighted Average Loan-to-Value		62.48%	60.55%	60.67%	60.82%	60.88%	60.88%	60.87%	60.98%
Property Type	Bungalow	28.61%	35.97%	36.09%	36.06%	36.00%	36.10%	36.36%	36.10%
	Detached	22.18%	23.09%	23.18%	23.31%	23.42%	23.56%	23.73%	23.96%
	Flat	0.84%	0.54%	0.54%	0.54%	0.54%	0.55%	0.55%	0.55%
	Semi	30.97%	26.32%	26.24%	26.15%	26.18%	25.73%	25.48%	25.48%
	Terraced	17.40%	14.08%	13.96%	13.93%	13.86%	14.06%	13.88%	13.90%
Average Loan Balance		€ 149,461	€ 115,499	€ 114,847	€ 114,529	€ 114,892	€ 114,756	€ 114,343	€ 113,790
Weighted Average Yield (bps)		400.10	338.90	337.69	337.18	336.30	333.42	333.43	330.24
Weighted Average Maturity (years)		25.61	13.96	13.69	13.61	13.36	13.26	13.07	12.85
Geographic Distribution	Carlow	1.95%	2.61%	2.61%	2.59%	2.60%	2.61%	2.62%	2.64%
	Cavan	2.13%	1.77%	1.78%	1.91%	1.92%	1.94%	1.96%	1.99%
	Clare	2.27%	2.09%	2.08%	2.07%	2.07%	2.08%	1.87%	1.88%
	Cork	6.54%	6.56%	6.57%	6.68%	6.53%	6.56%	6.35%	6.40%
	Donegal	2.61%	3.41%	3.43%	3.43%	3.44%	3.46%	3.49%	3.53%
	Dublin	24.82%	21.38%	21.21%	21.14%	21.08%	20.75%	20.70%	20.58%
	Galway	4.09%	4.81%	4.82%	4.82%	4.94%	4.96%	4.99%	4.63%
	Kerry	1.36%	2.41%	2.41%	2.41%	2.42%	2.43%	2.71%	2.73%
	Kildare	6.92%	6.26%	6.28%	6.29%	6.31%	6.36%	6.41%	6.47%
	Kilkenny	1.83%	1.92%	1.93%	1.79%	1.79%	1.69%	1.70%	1.70%
	Laois	1.90%	1.79%	1.81%	1.82%	1.83%	1.85%	1.86%	1.89%
	Leitrim	0.38%	0.23%	0.23%	0.23%	0.23%	0.21%	0.21%	0.21%
	Limerick	3.67%	3.84%	3.85%	3.84%	3.84%	3.85%	3.86%	3.88%
	Longford	0.80%	0.98%	0.98%	0.99%	1.00%	1.01%	1.02%	1.03%
	Louth	4.63%	3.52%	3.55%	3.55%	3.58%	3.61%	3.64%	3.69%
	Mayo	2.81%	3.37%	3.39%	3.39%	3.40%	3.41%	3.43%	3.27%
	Meath	6.99%	8.70%	8.74%	8.76%	8.80%	8.88%	8.97%	9.08%
	Monaghan	1.41%	1.48%	1.48%	1.57%	1.58%	1.60%	1.61%	1.63%
	Offaly	2.99%	2.64%	2.64%	2.65%	2.66%	2.67%	2.44%	2.46%
	Roscommon	1.09%	1.01%	1.02%	1.02%	1.02%	1.02%	1.03%	1.04%
	Sligo	0.76%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
	Tipperary	3.74%	3.62%	3.55%	3.53%	3.52%	3.52%	3.52%	3.53%
	Waterford	2.17%	1.63%	1.65%	1.66%	1.66%	1.67%	1.69%	1.70%
	Westmeath	3.57%	3.46%	3.48%	3.39%	3.40%	3.41%	3.43%	3.46%
	Wexford	5.41%	6.25%	6.27%	6.11%	6.13%	6.16%	6.19%	6.23%
	Wicklow	3.16%	3.98%	3.99%	3.99%	4.00%	4.02%	4.05%	4.09%
Payment Type	Repayment	100.00%	95.68%	95.63%	94.92%	94.98%	94.91%	95.52%	96.36%
	Interest Only	0.00%	4.32%	4.37%	5.08%	5.02%	5.09%	4.48%	3.64%
	Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.46%	85.75%	85.66%	85.64%	85.56%	85.75%	85.62%	85.46%
	Purchase	11.33%	10.86%	10.91%	10.92%	10.97%	10.75%	10.83%	10.94%
	First Time Buyer	4.21%	3.38%	3.43%	3.44%	3.47%	3.51%	3.55%	3.60%
Employment Type	PAYE	57.92%	53.33%	53.31%	53.15%	52.99%	52.77%	52.48%	52.48%
	Self Cert	19.88%	20.67%	20.55%	20.63%	20.64%	20.64%	20.51%	20.68%
	Self Employed	22.20%	26.00%	26.15%	26.22%	26.37%	26.59%	27.01%	26.84%
Arrears	Current	95.83%	58.88%	58.30%	58.35%	56.87%	57.16%	56.05%	56.78%
	>=1 mths to <=2 mths	2.53%	1.45%	1.89%	3.00%	2.95%	2.76%	2.79%	3.39%
	>2 mths to <=3 mths	0.88%	1.92%	1.30%	1.11%	0.76%	1.18%	2.40%	0.70%
	>3 mths to <=6 mths	0.61%	3.72%	4.19%	4.01%	3.88%	3.50%	2.86%	3.40%
	over 6 months	0.15%	34.03%	34.31%	33.53%	35.54%	35.40%	35.90%	35.73%
	Total % arrears	4.17%	41.12%	41.70%	41.65%	43.13%	42.84%	43.95%	43.22%