

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End November 2021 Pool</u>	<u>LMS1</u> <u>End February 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	579	570
Total Principal Balance		€370,063,389	€63,869,925	€61,404,821
Weighted Average Loan-to-Value		62.44%	60.86%	60.78%
Property Type	Bungalow	28.82%	36.80%	35.49%
	Detached	22.15%	24.01%	24.74%
	Flat	0.83%	0.57%	0.59%
	Semi	30.83%	24.86%	25.46%
	Terraced	17.38%	13.75%	13.72%
Average Loan Balance		€148,799	€110,310.75	€107,727.76
Weighted Average Margin (bps)		400.28	322.05	320.93
Weighted Average Maturity (years)		25.44	12.37	12.24
Geographic Distribution	Carlow	1.96%	2.40%	2.47%
	Cavan	2.16%	2.09%	2.17%
	Clare	2.28%	1.93%	1.98%
	Cork	6.43%	6.51%	6.60%
	Donegal	2.67%	4.11%	3.39%
	Dublin	24.81%	20.92%	20.97%
	Galway	4.04%	4.53%	4.66%
	Kerry	1.36%	2.84%	2.93%
	Kildare	6.91%	6.45%	6.65%
	Kilkenny	1.85%	1.77%	1.82%
	Laois	1.92%	1.98%	2.24%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	3.95%	4.05%
	Longford	0.82%	1.09%	1.13%
	Louth	4.43%	3.52%	3.38%
	Mayo	2.86%	2.58%	2.64%
	Meath	7.00%	9.25%	8.54%
	Monaghan	1.39%	1.62%	1.67%
	Offaly	3.04%	2.54%	2.61%
	Roscommon	1.07%	1.07%	1.10%
	Sligo	0.78%	0.25%	0.26%
	Tipperary	3.80%	3.48%	3.56%
	Waterford	2.05%	1.77%	1.83%
	Westmeath	3.56%	2.54%	2.60%
	Wexford	5.55%	6.30%	6.48%
	Wicklow	3.11%	4.27%	4.07%
Payment Type	Repayment	100.00%	95.64%	95.39%
	Interest Only	0.00%	4.36%	4.61%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	86.30%	86.21%
	Purchase	11.28%	10.28%	10.59%
	First Time Buyer	4.32%	3.42%	3.20%
Employment Type	PAYE	57.92%	52.34%	53.31%
	Self Cert	19.88%	20.78%	19.25%
	Self Employed	22.20%	26.88%	27.44%
Arrears	Current	94.30%	59.04%	61.76%
	>=1 mths to <2 mths	2.47%	3.29%	2.65%
	>=2 mths to <3 mths	1.40%	1.42%	1.07%
	>=3 mths to <6 mths	1.58%	2.08%	2.06%
	over 6 months	0.25%	34.16%	32.45%
	Total % arrears	5.70%	40.96%	38.24%

Private & Confidential
All figures are approximate