

**PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2**

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End November 2021 Pool</u>	<u>LMS2</u> <u>End February 2022 Pool</u>
<b>Lien Position</b>		First Charge	First Charge	First Charge
<b>Number of Mortgages</b>		3052	905	893
<b>Total Principal Balance</b>		€524,999,285	€126,552,529	€123,821,423
<b>Weighted Average Loan-to-Value</b>		62.85%	62.01%	61.98%
<b>Property Type</b>	Bungalow	25.67%	26.29%	25.89%
	Detached	24.22%	26.68%	27.13%
	Flat	1.55%	0.92%	0.92%
	Semi	29.97%	28.48%	28.43%
	Terraced	18.60%	17.64%	17.62%
<b>Average Loan Balance</b>		€172,018	€139,837	€138,658
<b>Weighted Average Margin (bps)</b>		357.37	335.88	334.92
<b>Weighted Average Maturity (years)</b>		27.80	14.92	14.71
<b>Geographic Distribution</b>	Carlow	1.45%	1.66%	1.72%
	Cavan	2.51%	2.99%	3.11%
	Clare	2.71%	2.84%	2.88%
	Cork	7.06%	7.52%	7.57%
	Donegal	2.75%	2.59%	2.62%
	Dublin	22.35%	19.78%	20.03%
	Galway	3.86%	4.87%	4.95%
	Kerry	2.11%	3.35%	3.08%
	Kildare	5.67%	7.81%	7.65%
	Kilkenny	2.27%	2.16%	2.18%
	Laois	2.83%	2.32%	2.19%
	Leitrim	0.71%	0.30%	0.31%
	Limerick	3.89%	3.65%	3.68%
	Longford	0.79%	1.01%	1.03%
	Louth	4.76%	4.44%	4.36%
	Mayo	3.11%	3.24%	3.26%
	Meath	7.48%	7.43%	7.07%
	Monaghan	1.23%	1.57%	1.59%
	Offaly	3.35%	2.91%	2.96%
	Roscommon	0.93%	0.87%	0.88%
	Sligo	0.79%	0.70%	0.70%
	Tipperary	3.42%	3.42%	3.47%
	Waterford	3.31%	2.62%	2.66%
	Westmeath	2.75%	2.41%	2.44%
	Wexford	5.22%	5.05%	5.06%
	Wicklow	2.66%	2.49%	2.52%
<b>Payment Type</b>	Repayment	87.81%	79.77%	79.79%
	Interest Only	12.19%	20.23%	20.21%
	Other	0.00%	0.00%	0.00%
<b>Mortgage Type</b>	First Time Buyer	9.85%	8.18%	8.23%
	Purchase	13.42%	11.10%	11.26%
	Remortgage	76.73%	80.72%	80.51%
<b>Employment Type</b>	PAYE	45.56%	39.26%	39.01%
	Self Cert	39.04%	45.88%	46.26%
	Self Employed	15.40%	14.86%	14.73%
<b>Arrears</b>	Current	96.79%	64.32%	65.91%
	>=1 mths to <2 mths	1.76%	1.97%	1.38%
	>=2 mths to <3 mths	0.56%	0.84%	1.10%
	>=3 mths to <6 mths	0.74%	1.48%	2.43%
	over 6 months	0.16%	31.40%	29.18%
	Total % arrears	3.22%	35.68%	34.09%

Private & Confidential  
All figures are approximate