

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End November 2022 Pool</u>	<u>LMS1</u> <u>End February 2023 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	553	544
Total Principal Balance		€370,063,389	€57,909,894	€57,001,317
Weighted Average Loan-to-Value		62.44%	60.83%	61.04%
Property Type	Bungalow	28.82%	35.71%	35.64%
	Detached	22.15%	25.03%	25.19%
	Flat	0.83%	0.60%	0.60%
	Semi	30.83%	25.16%	25.20%
	Terraced	17.38%	13.50%	13.38%
Average Loan Balance		€148,799	€104,720	€104,782
Weighted Average Margin (bps)		400.28	319.66	509.89
Weighted Average Maturity (years)		25.44	11.73	11.70
Geographic Distribution	Carlow	1.96%	2.12%	2.11%
	Cavan	2.16%	2.30%	2.33%
	Clare	2.28%	2.02%	2.03%
	Cork	6.43%	6.62%	6.75%
	Donegal	2.67%	3.67%	3.69%
	Dublin	24.81%	21.02%	20.91%
	Galway	4.04%	4.79%	4.60%
	Kerry	1.36%	3.02%	3.05%
	Kildare	6.91%	6.26%	6.30%
	Kilkenny	1.85%	1.87%	1.89%
	Laois	1.92%	1.98%	1.98%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	3.91%	3.90%
	Longford	0.82%	1.18%	1.19%
	Louth	4.43%	3.51%	3.42%
	Mayo	2.86%	2.62%	2.62%
	Meath	7.00%	8.46%	8.52%
	Monaghan	1.39%	1.71%	1.72%
	Offaly	3.04%	2.53%	2.54%
	Roscommon	1.07%	1.13%	1.13%
	Sligo	0.78%	0.26%	0.26%
	Tipperary	3.80%	3.56%	3.55%
	Waterford	2.05%	1.73%	1.74%
	Westmeath	3.56%	2.63%	2.64%
	Wexford	5.55%	6.71%	6.83%
	Wicklow	3.11%	4.16%	4.05%
Payment Type	Repayment	100.00%	94.88%	95.15%
	Interest Only	0.00%	5.12%	4.85%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	85.88%	85.89%
	Purchase	11.28%	10.79%	10.75%
	First Time Buyer	4.32%	3.33%	3.36%
Employment Type	PAYE	57.92%	52.71%	52.39%
	Self Cert	19.88%	19.39%	19.48%
	Self Employed	22.20%	27.90%	28.13%
Arrears	Current	94.30%	60.76%	62.20%
	>=1 mths to <2 mths	2.47%	2.06%	2.59%
	>=2 mths to <3 mths	1.40%	2.20%	1.57%
	>=3 mths to <6 mths	1.58%	5.55%	4.28%
	over 6 months	0.25%	29.43%	29.36%
	Total % arrears	5.70%	39.24%	37.80%

Private & Confidential
All figures are approximate