

**PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2**

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End November 2022 Pool</u>	<u>LMS2</u> <u>End February 2023 Pool</u>
<b>Lien Position</b>		First Charge	First Charge	First Charge
<b>Number of Mortgages</b>		3052	853	844
<b>Total Principal Balance</b>		€524,999,285	€116,669,088	€114,597,496
<b>Weighted Average Loan-to-Value</b>		62.85%	62.31%	62.33%
<b>Property Type</b>	Bungalow	25.67%	25.65%	25.43%
	Detached	24.22%	27.50%	27.33%
	Flat	1.55%	0.83%	0.79%
	Semi	29.97%	28.09%	28.33%
	Terraced	18.60%	17.93%	18.12%
<b>Average Loan Balance</b>		€172,018	€136,775	€135,779
<b>Weighted Average Margin (bps)</b>		357.37	333.47	523.15
<b>Weighted Average Maturity (years)</b>		27.80	14.43	14.37
<b>Geographic Distribution</b>	Carlow	1.45%	1.75%	1.76%
	Cavan	2.51%	3.28%	3.23%
	Clare	2.71%	2.76%	2.79%
	Cork	7.06%	7.57%	7.38%
	Donegal	2.75%	2.71%	2.58%
	Dublin	22.35%	20.16%	20.32%
	Galway	3.86%	4.72%	4.78%
	Kerry	2.11%	3.19%	3.22%
	Kildare	5.67%	7.50%	7.59%
	Kilkenny	2.27%	2.10%	2.13%
	Laois	2.83%	2.02%	2.04%
	Leitrim	0.71%	0.33%	0.34%
	Limerick	3.89%	3.35%	3.39%
	Longford	0.79%	1.07%	1.08%
	Louth	4.76%	4.22%	4.26%
	Mayo	3.11%	3.23%	3.25%
	Meath	7.48%	7.25%	7.18%
	Monaghan	1.23%	1.65%	1.67%
	Offaly	3.35%	2.96%	3.03%
	Roscommon	0.93%	0.90%	0.91%
	Sligo	0.79%	0.70%	0.70%
	Tipperary	3.42%	3.43%	3.47%
	Waterford	3.31%	2.79%	2.81%
	Westmeath	2.75%	2.56%	2.60%
	Wexford	5.22%	5.21%	4.88%
	Wicklow	2.66%	2.60%	2.63%
<b>Payment Type</b>	Repayment	87.81%	80.17%	80.75%
	Interest Only	12.19%	19.57%	18.98%
	Other	0.00%	0.26%	0.26%
<b>Mortgage Type</b>	First Time Buyer	9.85%	8.25%	8.33%
	Purchase	13.42%	11.65%	11.83%
	Remortgage	76.73%	80.10%	79.84%
<b>Employment Type</b>	PAYE	45.56%	38.53%	38.83%
	Self Cert	39.04%	46.34%	46.05%
	Self Employed	15.40%	15.13%	15.12%
<b>Arrears</b>	Current	96.79%	64.58%	64.06%
	>=1 mths to <2 mths	1.76%	2.88%	4.27%
	>=2 mths to <3 mths	0.56%	1.62%	1.77%
	>=3 mths to <6 mths	0.74%	2.40%	2.14%
	over 6 months	0.16%	28.52%	27.77%
	Total % arrears	3.22%	35.42%	35.94%

Private & Confidential  
All figures are approximate