

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End Febraury 2021 Pool</u>	<u>LMS1</u> <u>End May 2021 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	600	593
Total Principal Balance		€370,063,389	€68,274,163	€66,518,441
Weighted Average Loan-to-Value		62.44%	60.98%	60.82%
Property Type	Bungalow	28.82%	36.10%	36.50%
	Detached	22.15%	23.96%	24.21%
	Flat	0.83%	0.55%	0.56%
	Semi	30.83%	25.48%	25.04%
	Terraced	17.38%	13.90%	13.69%
Average Loan Balance		€148,799	€113,790.27	€112,172.75
Weighted Average Margin (bps)		400.28	330.24	329.87
Weighted Average Maturity (years)		25.44	12.85	12.64
Geographic Distribution	Carlow	1.96%	2.64%	2.68%
	Cavan	2.16%	1.99%	2.03%
	Clare	2.28%	1.88%	1.90%
	Cork	6.43%	6.40%	6.50%
	Donegal	2.67%	3.53%	4.00%
	Dublin	24.81%	20.58%	20.85%
	Galway	4.04%	4.63%	4.70%
	Kerry	1.36%	2.73%	2.77%
	Kildare	6.91%	6.47%	6.58%
	Kilkenny	1.85%	1.70%	1.73%
	Laois	1.92%	1.89%	1.92%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	3.88%	3.92%
	Longford	0.82%	1.03%	1.06%
	Louth	4.43%	3.69%	3.76%
	Mayo	2.86%	3.27%	2.54%
	Meath	7.00%	9.08%	8.96%
	Monaghan	1.39%	1.63%	1.58%
	Offaly	3.04%	2.46%	2.50%
	Roscommon	1.07%	1.04%	1.05%
	Sligo	0.78%	0.25%	0.25%
	Tipperary	3.80%	3.53%	3.47%
	Waterford	2.05%	1.70%	1.73%
	Westmeath	3.56%	3.46%	2.84%
	Wexford	5.55%	6.23%	6.32%
	Wicklow	3.11%	4.09%	4.14%
Payment Type	Repayment	100.00%	96.36%	96.15%
	Interest Only	0.00%	3.64%	3.85%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	85.46%	85.97%
	Purchase	11.28%	10.94%	10.44%
	First Time Buyer	4.32%	3.60%	3.59%
Employment Type	PAYE	57.92%	52.48%	52.56%
	Self Cert	19.88%	20.68%	20.60%
	Self Employed	22.20%	26.84%	26.84%
Arrears	Current	94.30%	56.78%	59.18%
	>=1 mths to <2 mths	2.47%	3.39%	1.89%
	>=2 mths to <3 mths	1.40%	0.70%	1.78%
	>=3 mths to <6 mths	1.58%	3.40%	1.42%
	over 6 months	0.25%	35.73%	35.73%
	Total % arrears	5.70%	43.22%	40.82%

Private & Confidential
All figures are approximate