

**PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2**

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End February 2021 Pool</u>	<u>LMS2</u> <u>End May 2021 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		3052	957	939
Total Principal Balance		€524,999,285	€135,191,503	€132,769,517
Weighted Average Loan-to-Value		62.85%	62.02%	61.98%
Property Type	Bungalow	25.67%	26.52%	26.41%
	Detached	24.22%	26.63%	26.68%
	Flat	1.55%	0.89%	0.89%
	Semi	29.97%	28.63%	28.54%
	Terraced	18.60%	17.33%	17.47%
Average Loan Balance		€172,018	€141,266	€141,395
Weighted Average Margin (bps)		357.37	340.55	338.23
Weighted Average Maturity (years)		27.80	15.23	15.06
Geographic Distribution	Carlow	1.45%	1.59%	1.61%
	Cavan	2.51%	2.73%	2.77%
	Clare	2.71%	2.97%	2.87%
	Cork	7.06%	7.55%	7.62%
	Donegal	2.75%	2.56%	2.52%
	Dublin	22.35%	19.35%	19.53%
	Galway	3.86%	5.22%	5.23%
	Kerry	2.11%	3.25%	3.28%
	Kildare	5.67%	7.57%	7.52%
	Kilkenny	2.27%	2.22%	2.10%
	Laois	2.83%	2.30%	2.24%
	Leitrim	0.71%	0.38%	0.29%
	Limerick	3.89%	3.78%	3.82%
	Longford	0.79%	1.09%	1.10%
	Louth	4.76%	4.29%	4.35%
	Mayo	3.11%	3.10%	3.14%
	Meath	7.48%	7.14%	7.22%
	Monaghan	1.23%	1.51%	1.52%
	Offaly	3.35%	2.82%	2.75%
	Roscommon	0.93%	0.84%	0.85%
	Sligo	0.79%	0.74%	0.69%
	Tipperary	3.42%	3.80%	3.84%
	Waterford	3.31%	2.64%	2.67%
	Westmeath	2.75%	2.96%	2.83%
	Wexford	5.22%	5.16%	5.20%
	Wicklow	2.66%	2.43%	2.45%
Payment Type	Repayment	87.81%	79.94%	79.90%
	Interest Only	12.19%	20.06%	20.10%
	Other	0.00%	0.00%	0.00%
Mortgage Type	First Time Buyer	9.85%	8.24%	8.23%
	Purchase	13.42%	11.54%	11.68%
	Remortgage	76.73%	80.22%	80.09%
Employment Type	PAYE	45.56%	40.39%	40.25%
	Self Cert	39.04%	44.79%	44.93%
	Self Employed	15.40%	14.83%	14.82%
Arrears	Current	96.79%	60.01%	61.83%
	>=1 mths to <2 mths	1.76%	2.28%	1.43%
	>=2 mths to <3 mths	0.56%	0.96%	1.35%
	>=3 mths to <6 mths	0.74%	3.91%	2.21%
	over 6 months	0.16%	32.83%	33.17%
	Total % arrears	3.22%	39.99%	38.17%

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All figures are approximate