

**PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1**

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End February 2022 Pool</u>	<u>LMS1</u> <u>End May 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	570	564
Total Principal Balance		€370,063,389	€61,404,821	€60,113,721
Weighted Average Loan-to-Value		62.44%	60.78%	60.69%
Property Type	Bungalow	28.82%	35.49%	35.65%
	Detached	22.15%	24.74%	25.02%
	Flat	0.83%	0.59%	0.60%
	Semi	30.83%	25.46%	25.18%
	Terraced	17.38%	13.72%	13.54%
Average Loan Balance		€148,799	€107,727.76	€106,584.61
Weighted Average Margin (bps)		400.28	320.93	320.92
Weighted Average Maturity (years)		25.44	12.24	12.12
Geographic Distribution	Carlow	1.96%	2.47%	2.13%
	Cavan	2.16%	2.17%	2.24%
	Clare	2.28%	1.98%	2.00%
	Cork	6.43%	6.60%	6.66%
	Donegal	2.67%	3.39%	3.43%
	Dublin	24.81%	20.97%	20.88%
	Galway	4.04%	4.66%	4.72%
	Kerry	1.36%	2.93%	2.96%
	Kildare	6.91%	6.65%	6.74%
	Kilkenny	1.85%	1.82%	1.84%
	Laois	1.92%	2.24%	2.30%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	4.05%	4.13%
	Longford	0.82%	1.13%	1.15%
	Louth	4.43%	3.38%	3.43%
	Mayo	2.86%	2.64%	2.65%
	Meath	7.00%	8.54%	8.30%
	Monaghan	1.39%	1.67%	1.69%
	Offaly	3.04%	2.61%	2.49%
	Roscommon	1.07%	1.10%	1.11%
	Sligo	0.78%	0.26%	0.26%
	Tipperary	3.80%	3.56%	3.57%
	Waterford	2.05%	1.83%	1.85%
	Westmeath	3.56%	2.60%	2.62%
	Wexford	5.55%	6.48%	6.54%
	Wicklow	3.11%	4.07%	4.10%
Payment Type	Repayment	100.00%	95.39%	95.48%
	Interest Only	0.00%	4.61%	4.52%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	86.21%	86.10%
	Purchase	11.28%	10.59%	10.66%
	First Time Buyer	4.32%	3.20%	3.24%
Employment Type	PAYE	57.92%	53.31%	53.23%
	Self Cert	19.88%	19.25%	19.32%
	Self Employed	22.20%	27.44%	27.46%
Arrears	Current	94.30%	61.76%	62.35%
	>=1 mths to <2 mths	2.47%	2.65%	2.54%
	>=2 mths to <3 mths	1.40%	1.07%	1.06%
	>=3 mths to <6 mths	1.58%	2.06%	3.98%
	over 6 months	0.25%	32.45%	30.08%
	Total % arrears	5.70%	38.24%	37.65%

Private & Confidential  
All figures are approximate