

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End February 2022 Pool</u>	<u>LMS2</u> <u>End May 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		3052	893	881
Total Principal Balance		€524,999,285	€123,821,423	€121,839,423
Weighted Average Loan-to-Value		62.85%	61.98%	62.10%
Property Type	Bungalow	25.67%	25.89%	25.82%
	Detached	24.22%	27.13%	27.39%
	Flat	1.55%	0.92%	0.82%
	Semi	29.97%	28.43%	28.39%
	Terraced	18.60%	17.62%	17.58%
Average Loan Balance		€172,018	€138,658	€138,297
Weighted Average Margin (bps)		357.37	334.92	334.85
Weighted Average Maturity (years)		27.80	14.71	14.70
Geographic Distribution	Carlow	1.45%	1.72%	1.73%
	Cavan	2.51%	3.11%	3.30%
	Clare	2.71%	2.88%	2.91%
	Cork	7.06%	7.57%	7.62%
	Donegal	2.75%	2.62%	2.64%
	Dublin	22.35%	20.03%	19.90%
	Galway	3.86%	4.95%	4.98%
	Kerry	2.11%	3.08%	3.11%
	Kildare	5.67%	7.65%	7.43%
	Kilkenny	2.27%	2.18%	2.20%
	Laois	2.83%	2.19%	2.12%
	Leitrim	0.71%	0.31%	0.33%
	Limerick	3.89%	3.68%	3.54%
	Longford	0.79%	1.03%	1.04%
	Louth	4.76%	4.36%	4.25%
	Mayo	3.11%	3.26%	3.29%
	Meath	7.48%	7.07%	7.07%
	Monaghan	1.23%	1.59%	1.61%
	Offaly	3.35%	2.96%	2.99%
	Roscommon	0.93%	0.88%	0.88%
	Sligo	0.79%	0.70%	0.70%
	Tipperary	3.42%	3.47%	3.49%
	Waterford	3.31%	2.66%	2.68%
	Westmeath	2.75%	2.44%	2.57%
	Wexford	5.22%	5.06%	5.09%
	Wicklow	2.66%	2.52%	2.54%
Payment Type	Repayment	87.81%	79.79%	80.26%
	Interest Only	12.19%	20.21%	19.74%
	Other	0.00%	0.00%	0.00%
Mortgage Type	First Time Buyer	9.85%	8.23%	8.15%
	Purchase	13.42%	11.26%	11.38%
	Remortgage	76.73%	80.51%	80.47%
Employment Type	PAYE	45.56%	39.01%	38.74%
	Self Cert	39.04%	46.26%	46.46%
	Self Employed	15.40%	14.73%	14.80%
Arrears	Current	96.79%	65.91%	65.61%
	>=1 mths to <2 mths	1.76%	1.38%	2.79%
	>=2 mths to <3 mths	0.56%	1.10%	1.34%
	>=3 mths to <6 mths	0.74%	2.43%	3.12%
	over 6 months	0.16%	29.18%	27.15%
	Total % arrears	3.22%	34.09%	34.39%

Private & Confidential
All figures are approximate