

# PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End February 2023 Pool</u>	<u>LMS1</u> <u>End May 2023 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	544	538
Total Principal Balance		€370,063,389	€57,001,317	€56,269,650
Weighted Average Loan-to-Value		62.44%	61.04%	61.18%
Property Type	Bungalow	28.82%	35.64%	35.66%
	Detached	22.15%	25.19%	25.21%
	Flat	0.83%	0.60%	0.60%
	Semi	30.83%	25.20%	25.26%
	Terraced	17.38%	13.38%	13.26%
Average Loan Balance		€148,799	€104,782	€104,590
Weighted Average Margin (bps)		400.28	509.89	497.61
Weighted Average Maturity (years)		25.44	11.70	11.98
Geographic Distribution	Carlow	1.96%	2.11%	2.10%
	Cavan	2.16%	2.33%	2.35%
	Clare	2.28%	2.03%	2.10%
	Cork	6.43%	6.75%	6.78%
	Donegal	2.67%	3.69%	3.71%
	Dublin	24.81%	20.91%	20.86%
	Galway	4.04%	4.60%	4.61%
	Kerry	1.36%	3.05%	3.06%
	Kildare	6.91%	6.30%	6.54%
	Kilkenny	1.85%	1.89%	1.89%
	Laois	1.92%	1.98%	1.99%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	3.90%	3.86%
	Longford	0.82%	1.19%	1.20%
	Louth	4.43%	3.42%	3.45%
	Mayo	2.86%	2.62%	2.62%
	Meath	7.00%	8.52%	8.62%
	Monaghan	1.39%	1.72%	1.73%
	Offaly	3.04%	2.54%	2.55%
	Roscommon	1.07%	1.13%	1.13%
	Sligo	0.78%	0.26%	0.26%
	Tipperary	3.80%	3.55%	3.42%
	Waterford	2.05%	1.74%	1.75%
	Westmeath	3.56%	2.64%	2.50%
	Wexford	5.55%	6.83%	6.67%
	Wicklow	3.11%	4.05%	4.06%
Payment Type	Repayment	100.00%	95.15%	93.87%
	Interest Only	0.00%	4.85%	6.13%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	85.89%	85.70%
	Purchase	11.28%	10.75%	10.84%
	First Time Buyer	4.32%	3.36%	3.46%
Employment Type	PAYE	57.92%	52.39%	52.17%
	Self Cert	19.88%	19.48%	19.34%
	Self Employed	22.20%	28.13%	28.49%
Arrears	Current	94.30%	62.20%	64.08%
	>=1 mths to <2 mths	2.47%	2.59%	2.20%
	>=2 mths to <3 mths	1.40%	1.57%	1.26%
	>=3 mths to <6 mths	1.58%	4.28%	3.72%
	over 6 months	0.25%	29.36%	28.74%
	Total % arrears	5.70%	37.80%	35.92%

Private & Confidential  
All figures are approximate