

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End February 2023 Pool</u>	<u>LMS2</u> <u>End May 2023 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		3052	844	833
Total Principal Balance		€524,999,285	€114,597,496	€112,681,621
Weighted Average Loan-to-Value		62.85%	62.33%	62.37%
Property Type	Bungalow	25.67%	25.43%	25.11%
	Detached	24.22%	27.33%	27.52%
	Flat	1.55%	0.79%	0.79%
	Semi	29.97%	28.33%	28.42%
	Terraced	18.60%	18.12%	18.15%
Average Loan Balance		€172,018	€135,779	€135,272
Weighted Average Margin (bps)		357.37	523.15	519.78
Weighted Average Maturity (years)		27.80	14.37	14.28
Geographic Distribution	Carlow	1.45%	1.76%	1.78%
	Cavan	2.51%	3.23%	3.27%
	Clare	2.71%	2.79%	2.83%
	Cork	7.06%	7.38%	7.10%
	Donegal	2.75%	2.58%	2.53%
	Dublin	22.35%	20.32%	20.54%
	Galway	3.86%	4.78%	4.82%
	Kerry	2.11%	3.22%	2.96%
	Kildare	5.67%	7.59%	7.69%
	Kilkenny	2.27%	2.13%	2.14%
	Laois	2.83%	2.04%	2.29%
	Leitrim	0.71%	0.34%	0.34%
	Limerick	3.89%	3.39%	3.34%
	Longford	0.79%	1.08%	1.09%
	Louth	4.76%	4.26%	4.11%
	Mayo	3.11%	3.25%	3.12%
	Meath	7.48%	7.18%	7.25%
	Monaghan	1.23%	1.67%	1.68%
	Offaly	3.35%	3.03%	3.06%
	Roscommon	0.93%	0.91%	0.92%
	Sligo	0.79%	0.70%	0.63%
	Tipperary	3.42%	3.47%	3.50%
	Waterford	3.31%	2.81%	2.83%
	Westmeath	2.75%	2.60%	2.61%
	Wexford	5.22%	4.88%	4.92%
	Wicklow	2.66%	2.63%	2.65%
Payment Type	Repayment	87.81%	80.75%	80.80%
	Interest Only	12.19%	18.98%	18.93%
	Other	0.00%	0.26%	0.27%
Mortgage Type	First Time Buyer	9.85%	8.33%	8.36%
	Purchase	13.42%	11.83%	11.80%
	Remortgage	76.73%	79.84%	79.84%
Employment Type	PAYE	45.56%	38.83%	38.84%
	Self Cert	39.04%	46.05%	45.90%
	Self Employed	15.40%	15.12%	15.26%
Arrears	Current	96.79%	64.06%	64.71%
	>=1 mths to <2 mths	1.76%	4.27%	3.40%
	>=2 mths to <3 mths	0.56%	1.77%	2.36%
	>=3 mths to <6 mths	0.74%	2.14%	2.90%
	over 6 months	0.16%	27.77%	26.62%
	Total % arrears	3.22%	35.94%	35.29%

Private & Confidential
All figures are approximate