

## PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2

		<u>LMS2</u>	<u>LMS2</u>	<u>LMS2</u>	<u>LMS2</u>	<u>LMS2</u>	<u>LMS2</u>
		<u>Initial Pool</u>	<u>End August 2019 Pool</u>	<u>End November 2019 Pool</u>	<u>End February 2020 Pool</u>	<u>End May 2020 Pool</u>	<u>End August 2020 Pool</u>
Lien Position		First Charge	First Charge	First Charge	First Charge	First Charge	First Charge
Number of Mortgages		3,052	1,024	1,009	1,005	996	987
Total Principal Balance		€ 524,999,285	€ 149,927,987	€ 147,493,711	€ 145,632,341	€ 143,787,236	€ 141,782,132
Weighted Average Loan-to-Value		62.85%	61.92%	62.06%	62.06%	61.97%	61.98%
Property Type	Bungalow	25.67%	27.35%	27.48%	27.45%	27.22%	27.25%
	Detached	24.22%	25.98%	26.04%	26.12%	26.01%	26.07%
	Flat	1.55%	0.86%	0.86%	0.87%	0.87%	0.87%
	Semi	29.97%	28.76%	28.62%	28.63%	28.85%	28.67%
	Terraced	18.60%	17.05%	17.01%	16.93%	17.05%	17.14%
Average Loan Balance		€ 172,018	€ 146,414	€ 146,178	€ 144,908	€ 144,365	€ 143,650
Weighted Average Yield (bps)		357.37	343.66	342.34	342.24	341.01	341.04
Weighted Average Maturity (years)		27.80	16.30	16.14	15.92	15.74	15.57
Geographic Distribution	Carlow	1.45%	1.55%	1.57%	1.51%	1.52%	1.54%
	Cavan	2.51%	2.52%	2.55%	2.57%	2.59%	2.61%
	Clare	2.71%	2.81%	2.84%	2.86%	2.89%	2.92%
	Cork	7.06%	7.98%	7.86%	7.90%	7.95%	7.67%
	Donegal	2.75%	3.11%	3.14%	3.16%	2.83%	2.78%
	Dublin	22.35%	19.66%	19.67%	19.67%	19.80%	19.80%
	Galway	3.86%	5.28%	5.26%	5.30%	5.22%	5.26%
	Kerry	2.11%	3.07%	3.09%	3.10%	3.12%	3.15%
	Kildare	5.67%	7.15%	7.25%	7.25%	7.29%	7.33%
	Kilkenny	2.27%	2.46%	2.31%	2.32%	2.14%	2.15%
	Laois	2.83%	2.23%	2.25%	2.27%	2.29%	2.34%
	Leitrim	0.71%	0.36%	0.37%	0.37%	0.37%	0.37%
	Limerick	3.89%	3.73%	3.70%	3.72%	3.75%	3.78%
	Longford	0.79%	1.02%	1.03%	1.03%	1.04%	1.05%
	Louth	4.76%	4.22%	4.27%	4.15%	4.20%	4.14%
	Mayo	3.11%	3.22%	3.25%	3.27%	3.29%	3.15%
	Meath	7.48%	7.36%	7.25%	7.29%	7.35%	7.47%
	Monaghan	1.23%	1.49%	1.50%	1.51%	1.44%	1.46%
	Offaly	3.35%	2.92%	2.87%	2.68%	2.70%	2.72%
	Roscommon	0.93%	0.82%	0.83%	0.83%	0.84%	0.84%
	Sligo	0.79%	0.75%	0.75%	0.73%	0.73%	0.73%
	Tipperary	3.42%	3.56%	3.60%	3.62%	3.65%	3.68%
	Waterford	3.31%	2.52%	2.54%	2.55%	2.61%	2.63%
	Westmeath	2.75%	2.89%	2.87%	2.94%	2.96%	2.99%
	Wexford	5.22%	4.88%	4.92%	4.95%	4.98%	5.01%
	Wicklow	2.66%	2.43%	2.45%	2.44%	2.45%	2.46%
Mortgage Type	Repayment	87.81%	81.32%	81.12%	80.95%	80.71%	80.35%
	Interest Only	12.19%	18.68%	18.88%	19.05%	19.29%	19.65%
	Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage Type	First Time Buyer	9.85%	8.41%	8.43%	8.26%	8.32%	8.28%
	Purchase	13.42%	11.84%	11.77%	11.84%	11.63%	11.59%
	Remortgage	76.73%	79.75%	79.80%	79.90%	80.05%	80.14%
Employment Type	PAYE	45.56%	40.15%	39.91%	39.63%	39.67%	39.74%
	Self Cert	39.04%	43.84%	43.99%	44.18%	44.04%	44.12%
	Self Employed	15.40%	16.00%	16.10%	16.18%	16.29%	16.14%
Arrears	Current	96.79%	59.30%	59.54%	58.60%	57.62%	59.18%
	>=1 mths to <=2 mths	1.76%	2.21%	3.12%	3.23%	2.49%	2.22%
	>2 mths to <=3 mths	0.56%	1.84%	0.63%	1.87%	2.15%	1.34%
	>3 mths to <=6 mths	0.74%	2.01%	2.62%	2.26%	2.54%	2.89%
	over 6 months	0.16%	34.63%	34.10%	34.04%	35.19%	34.36%
	Total % arrears	3.22%	40.70%	40.46%	41.40%	42.38%	40.82%