

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End May 2022 Pool</u>	<u>LMS1</u> <u>End August 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	564	560
Total Principal Balance		€370,063,389	€60,113,721	€58,701,120
Weighted Average Loan-to-Value		62.44%	60.69%	60.68%
Property Type	Bungalow	28.82%	35.65%	35.39%
	Detached	22.15%	25.02%	25.22%
	Flat	0.83%	0.60%	0.60%
	Semi	30.83%	25.18%	25.27%
	Terraced	17.38%	13.54%	13.52%
Average Loan Balance		€148,799	€106,585	€104,823
Weighted Average Margin (bps)		400.28	320.92	320.28
Weighted Average Maturity (years)		25.44	12.12	11.91
Geographic Distribution	Carlow	1.96%	2.13%	2.14%
	Cavan	2.16%	2.24%	2.28%
	Clare	2.28%	2.00%	2.02%
	Cork	6.43%	6.66%	6.60%
	Donegal	2.67%	3.43%	3.48%
	Dublin	24.81%	20.88%	21.08%
	Galway	4.04%	4.72%	4.78%
	Kerry	1.36%	2.96%	3.00%
	Kildare	6.91%	6.74%	6.25%
	Kilkenny	1.85%	1.84%	1.87%
	Laois	1.92%	2.30%	1.98%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	4.13%	4.15%
	Longford	0.82%	1.15%	1.17%
	Louth	4.43%	3.43%	3.49%
	Mayo	2.86%	2.65%	2.64%
	Meath	7.00%	8.30%	8.42%
	Monaghan	1.39%	1.69%	1.71%
	Offaly	3.04%	2.49%	2.53%
	Roscommon	1.07%	1.11%	1.13%
	Sligo	0.78%	0.26%	0.26%
	Tipperary	3.80%	3.57%	3.58%
	Waterford	2.05%	1.85%	1.72%
	Westmeath	3.56%	2.62%	2.64%
	Wexford	5.55%	6.54%	6.71%
	Wicklow	3.11%	4.10%	4.17%
Payment Type	Repayment	100.00%	95.48%	95.38%
	Interest Only	0.00%	4.52%	4.62%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	86.10%	85.95%
	Purchase	11.28%	10.66%	10.75%
	First Time Buyer	4.32%	3.24%	3.30%
Employment Type	PAYE	57.92%	53.23%	53.00%
	Self Cert	19.88%	19.32%	19.25%
	Self Employed	22.20%	27.46%	27.75%
Arrears	Current	94.30%	62.35%	62.06%
	>=1 mths to <2 mths	2.47%	2.54%	2.28%
	>=2 mths to <3 mths	1.40%	1.06%	2.39%
	>=3 mths to <6 mths	1.58%	3.98%	3.90%
	over 6 months	0.25%	30.08%	29.36%
	Total % arrears	5.70%	37.65%	37.94%

Private & Confidential
All figures are approximate