

**PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2**

		<u>LMS2</u> <u>Initial Pool</u>	<u>LMS2</u> <u>End May 2022 Pool</u>	<u>LMS2</u> <u>End August 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		3052	881	868
Total Principal Balance		€524,999,285	€121,839,423	€119,447,706
Weighted Average Loan-to-Value		62.85%	62.10%	62.21%
Property Type	Bungalow	25.67%	25.82%	25.60%
	Detached	24.22%	27.39%	27.50%
	Flat	1.55%	0.82%	0.82%
	Semi	29.97%	28.39%	28.40%
	Terraced	18.60%	17.58%	17.68%
Average Loan Balance		€172,018	€138,297	€137,613
Weighted Average Margin (bps)		357.37	334.85	334.32
Weighted Average Maturity (years)		27.80	14.70	14.59
Geographic Distribution	Carlow	1.45%	1.73%	1.72%
	Cavan	2.51%	3.30%	3.22%
	Clare	2.71%	2.91%	2.96%
	Cork	7.06%	7.62%	7.70%
	Donegal	2.75%	2.64%	2.67%
	Dublin	22.35%	19.90%	20.10%
	Galway	3.86%	4.98%	4.64%
	Kerry	2.11%	3.11%	3.14%
	Kildare	5.67%	7.43%	7.34%
	Kilkenny	2.27%	2.20%	2.22%
	Laois	2.83%	2.12%	1.99%
	Leitrim	0.71%	0.33%	0.33%
	Limerick	3.89%	3.54%	3.57%
	Longford	0.79%	1.04%	1.05%
	Louth	4.76%	4.25%	4.16%
	Mayo	3.11%	3.29%	3.18%
	Meath	7.48%	7.07%	7.16%
	Monaghan	1.23%	1.61%	1.62%
	Offaly	3.35%	2.99%	3.04%
	Roscommon	0.93%	0.88%	0.89%
	Sligo	0.79%	0.70%	0.70%
	Tipperary	3.42%	3.49%	3.53%
	Waterford	3.31%	2.68%	2.76%
	Westmeath	2.75%	2.57%	2.60%
	Wexford	5.22%	5.09%	5.15%
	Wicklow	2.66%	2.54%	2.57%
Payment Type	Repayment	87.81%	80.26%	80.18%
	Interest Only	12.19%	19.74%	19.82%
	Other	0.00%	0.00%	0.00%
Mortgage Type	First Time Buyer	9.85%	8.15%	8.30%
	Purchase	13.42%	11.38%	11.54%
	Remortgage	76.73%	80.47%	80.16%
Employment Type	PAYE	45.56%	38.74%	38.75%
	Self Cert	39.04%	46.46%	46.37%
	Self Employed	15.40%	14.80%	14.88%
Arrears	Current	96.79%	65.61%	65.22%
	>=1 mths to <2 mths	1.76%	2.79%	3.41%
	>=2 mths to <3 mths	0.56%	1.34%	1.32%
	>=3 mths to <6 mths	0.74%	3.12%	1.92%
	over 6 months	0.16%	27.15%	28.13%
	Total % arrears	3.22%	34.39%	34.78%

Private & Confidential  
All figures are approximate