

# **PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1**

		<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>	<u>LMS1</u>
		<u>Initial Pool</u>	<u>End August 2019 Pool</u>	<u>November 2019 Pool</u>	<u>February 2020 Pool</u>	<u>May 2020 Pool</u>	<u>End August 2020 Pool</u>	<u>November 2020 Pool</u>
Lien Position		First Charge	First Charge	First Charge	First Charge	First Charge	First Charge	First Charge
Number of Mortgages		2,550	640	636	632	623	615	608
Total Principal Balance		€ 381,126,574	€ 73,919,582	€ 73,042,780	€ 72,382,105	€ 71,577,848	€ 70,574,656	€ 69,520,503
Weighted Average Loan-to-Value		62.48%	60.55%	60.67%	60.82%	60.88%	60.88%	60.87%
Property Type	Bungalow	28.61%	35.97%	36.09%	36.06%	36.00%	36.10%	36.36%
	Detached	22.18%	23.09%	23.18%	23.31%	23.42%	23.56%	23.73%
	Flat	0.84%	0.54%	0.54%	0.54%	0.54%	0.55%	0.55%
	Semi	30.97%	26.32%	26.24%	26.15%	26.18%	25.73%	25.48%
	Terraced	17.40%	14.08%	13.96%	13.93%	13.86%	14.06%	13.88%
Average Loan Balance		€ 149,461	€ 115,499	€ 114,847	€ 114,529	€ 114,892	€ 114,756	€ 114,343
Weighted Average Yield (bps)		400.10	338.90	337.69	337.18	336.30	333.42	333.43
Weighted Average Maturity (years)		25.61	13.96	13.69	13.61	13.36	13.26	13.07
Geographic Distribution	Carlow	1.95%	2.61%	2.61%	2.59%	2.60%	2.61%	2.62%
	Cavan	2.13%	1.77%	1.78%	1.91%	1.92%	1.94%	1.96%
	Clare	2.27%	2.09%	2.08%	2.07%	2.07%	2.08%	1.87%
	Cork	6.54%	6.56%	6.57%	6.68%	6.53%	6.56%	6.35%
	Donegal	2.61%	3.41%	3.43%	3.43%	3.44%	3.46%	3.49%
	Dublin	24.82%	21.38%	21.21%	21.14%	21.08%	20.75%	20.70%
	Galway	4.09%	4.81%	4.82%	4.82%	4.94%	4.96%	4.99%
	Kerry	1.36%	2.41%	2.41%	2.41%	2.42%	2.43%	2.71%
	Kildare	6.92%	6.26%	6.28%	6.29%	6.31%	6.36%	6.41%
	Kilkenny	1.83%	1.92%	1.93%	1.93%	1.79%	1.69%	1.70%
	Laois	1.90%	1.79%	1.81%	1.82%	1.83%	1.85%	1.86%
	Leitrim	0.38%	0.23%	0.23%	0.23%	0.23%	0.21%	0.21%
	Limerick	3.67%	3.84%	3.85%	3.84%	3.84%	3.85%	3.86%
	Longford	0.80%	0.98%	0.98%	0.99%	1.00%	1.01%	1.02%
	Louth	4.63%	3.52%	3.55%	3.55%	3.58%	3.61%	3.64%
	Mayo	2.81%	3.37%	3.39%	3.39%	3.40%	3.41%	3.43%
	Meath	6.99%	8.70%	8.74%	8.76%	8.80%	8.88%	8.97%
	Monaghan	1.41%	1.48%	1.48%	1.57%	1.58%	1.60%	1.61%
	Offaly	2.99%	2.64%	2.64%	2.65%	2.66%	2.67%	2.44%
	Roscommon	1.09%	1.01%	1.02%	1.02%	1.02%	1.02%	1.03%
	Sligo	0.76%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
	Tipperary	3.74%	3.62%	3.55%	3.53%	3.52%	3.52%	3.52%
	Waterford	2.17%	1.63%	1.65%	1.66%	1.66%	1.67%	1.69%
	Westmeath	3.57%	3.46%	3.48%	3.39%	3.40%	3.41%	3.43%
	Wexford	5.41%	6.25%	6.27%	6.11%	6.13%	6.16%	6.19%
	Wicklow	3.16%	3.98%	3.99%	3.99%	4.00%	4.02%	4.05%
Payment Type	Repayment	100.00%	95.68%	95.63%	94.92%	94.98%	94.91%	95.52%
	Interest Only	0.00%	4.32%	4.37%	5.08%	5.02%	5.09%	4.48%
	Other	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.46%	85.75%	85.66%	85.64%	85.56%	85.75%	85.62%
	Purchase	11.33%	10.86%	10.91%	10.92%	10.97%	10.75%	10.83%
	First Time Buyer	4.21%	3.38%	3.43%	3.44%	3.47%	3.51%	3.55%
Employment Type	PAYE	57.92%	53.33%	53.31%	53.15%	52.99%	52.77%	52.48%
	Self Cert	19.88%	20.67%	20.55%	20.63%	20.64%	20.64%	20.51%
	Self Employed	22.20%	26.00%	26.15%	26.22%	26.37%	26.59%	27.01%
Arrears	Current	95.83%	58.88%	58.30%	58.35%	56.87%	57.16%	56.05%
	>=1 mths to <=2 mths	2.53%	1.45%	1.89%	3.00%	2.95%	2.76%	2.79%
	>2 mths to <=3 mths	0.88%	1.92%	1.30%	1.11%	0.76%	1.18%	2.40%
	>3 mths to <=6 mths	0.61%	3.72%	4.19%	4.01%	3.88%	3.50%	2.86%
	over 6 months	0.15%	34.03%	34.31%	33.53%	35.54%	35.40%	35.90%
	Total % arrears	4.17%	41.12%	41.70%	41.65%	43.13%	42.84%	43.95%