

# PRINCIPAL COLLATERAL CHARACTERISTICS - LMS2

		LMS2 Initial Pool	LMS2 End August 2019 Pool	LMS2 End November 2019 Pool	LMS2 End February 2020 Pool	LMS2 End May 2020 Pool	LMS2 End August 2020 Pool	LMS2 End November 2020 Pool	LMS2 End February 2021 Pool	LMS2 End May 2021 Pool	LMS2 End August 2021 Pool	LMS2 End November 2021 Pool
Lien Position		First Charge	First Charge	First Charge	First Charge	First Charge	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	972	957	939	921	905
Total Principal Balance		€ 524,999,285	€ 149,927,987	€ 147,493,711	€ 145,632,341	€ 143,787,236	€ 141,782,132	€ 138,245,638	€ 135,191,503	€ 132,769,517	€ 129,249,523	€126,552,529
Weighted Average Loan-to-Value		62.85%	61.92%	62.06%	62.06%	61.97%	61.98%	62.11%	62.02%	61.98%	62.04%	62.01%
Property Type	Bungalow	25.67%	27.35%	27.48%	27.45%	27.22%	27.25%	26.88%	26.52%	26.41%	26.36%	26.29%
	Detached	24.22%	25.98%	26.04%	26.12%	26.01%	26.07%	26.53%	26.68%	26.60%	26.60%	26.68%
	Flat	1.55%	0.86%	0.86%	0.87%	0.87%	0.87%	0.88%	0.89%	0.89%	0.91%	0.92%
	Semi	29.97%	28.76%	28.62%	28.63%	28.85%	28.67%	28.49%	28.63%	28.54%	28.35%	28.48%
	Terraced	18.60%	17.05%	17.01%	16.93%	17.05%	17.14%	17.22%	17.33%	17.47%	17.79%	17.64%
Average Loan Balance		€ 172,018	€ 146,414	€ 146,178	€ 144,908	€ 144,365	€ 143,650	€ 142,228	€ 141,266	€ 141,395	€ 140,336	€139,837
Weighted Average Yield (bps)		357.37	343.66	342.34	342.24	341.01	341.04	340.75	340.55	338.23	337.42	335.88
Weighted Average Maturity (years)		27.80	16.30	16.14	15.92	15.74	15.57	15.41	15.23	15.06	14.96	14.92
Geographic Distribution	Carlow	1.45%	1.55%	1.57%	1.51%	1.52%	1.54%	1.57%	1.59%	1.61%	1.64%	1.66%
	Cavan	2.51%	2.52%	2.55%	2.57%	2.59%	2.61%	2.69%	2.73%	2.77%	2.82%	2.99%
	Clare	2.71%	2.81%	2.84%	2.81%	2.89%	2.92%	2.91%	2.97%	2.87%	2.79%	2.84%
	Cork	7.06%	7.98%	7.90%	7.95%	7.95%	7.67%	7.56%	7.55%	7.62%	7.75%	7.52%
	Donegal	2.75%	3.11%	3.14%	3.16%	2.83%	2.78%	2.81%	2.56%	2.52%	2.56%	2.59%
	Dublin	22.35%	19.66%	19.67%	19.67%	19.80%	19.80%	19.48%	19.35%	19.53%	19.88%	19.78%
	Galway	3.86%	5.28%	5.26%	5.30%	5.22%	5.26%	5.14%	5.22%	5.23%	5.04%	4.87%
	Kerry	2.11%	3.07%	3.09%	3.10%	3.12%	3.15%	3.20%	3.25%	3.28%	3.34%	3.35%
	Kildare	5.67%	7.15%	7.25%	7.25%	7.29%	7.33%	7.48%	7.57%	7.52%	7.69%	7.81%
	Kilkenny	2.27%	2.46%	2.31%	2.32%	2.14%	2.15%	2.19%	2.22%	2.10%	2.13%	2.16%
	Laois	2.83%	2.23%	2.25%	2.27%	2.29%	2.34%	2.26%	2.30%	2.24%	2.29%	2.32%
	Leitrim	0.71%	0.36%	0.37%	0.37%	0.37%	0.37%	0.37%	0.38%	0.29%	0.30%	0.30%
	Limerick	3.89%	3.73%	3.70%	3.72%	3.75%	3.78%	3.85%	3.78%	3.82%	3.76%	3.65%
	Longford	0.79%	1.02%	1.03%	1.03%	1.04%	1.05%	1.07%	1.09%	1.10%	1.00%	1.01%
	Louth	4.76%	4.22%	4.27%	4.15%	4.20%	4.14%	4.23%	4.29%	4.35%	4.44%	4.44%
	Mavo	3.11%	3.22%	3.25%	3.27%	3.29%	3.15%	3.05%	3.10%	3.14%	3.19%	3.24%
	Meath	7.48%	7.36%	7.25%	7.29%	7.29%	7.47%	7.45%	7.14%	7.22%	7.31%	7.43%
	Monaghan	1.23%	1.49%	1.50%	1.51%	1.44%	1.46%	1.48%	1.51%	1.52%	1.55%	1.57%
	Offaly	3.35%	2.92%	2.87%	2.68%	2.70%	2.72%	2.77%	2.82%	2.75%	2.81%	2.91%
	Roscommon	0.93%	0.82%	0.83%	0.83%	0.84%	0.84%	0.86%	0.84%	0.85%	0.86%	0.87%
	Sligo	0.79%	0.75%	0.75%	0.73%	0.73%	0.73%	0.74%	0.74%	0.69%	0.70%	0.70%
	Tipperary	3.42%	3.56%	3.60%	3.62%	3.65%	3.68%	3.75%	3.80%	3.84%	3.51%	3.42%
	Waterford	3.31%	2.52%	2.54%	2.55%	2.61%	2.63%	2.68%	2.64%	2.67%	2.59%	2.62%
	Westmeath	2.75%	2.89%	2.87%	2.94%	2.96%	2.99%	2.91%	2.96%	2.83%	2.43%	2.41%
	Wexford	5.22%	4.88%	4.92%	4.95%	4.98%	5.01%	5.10%	5.16%	5.20%	5.13%	5.05%
	Wicklow	2.66%	2.43%	2.45%	2.44%	2.45%	2.46%	2.40%	2.43%	2.45%	2.50%	2.49%
Mortgage Type	Repayment	87.81%	81.32%	81.12%	80.95%	80.71%	80.35%	80.13%	79.94%	79.90%	80.08%	79.77%
	Interest Only	12.19%	18.68%	18.88%	19.05%	19.29%	19.65%	19.87%	20.06%	20.10%	19.92%	20.23%
	Other	0.00%	0.00%	0.00%	0.00%	0.00%	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%	8.11%	8.24%	8.23%	8.38%	8.18%
	Purchase	13.42%	11.84%	11.77%	11.84%	11.63%	11.59%	11.71%	11.54%	11.68%	11.14%	11.10%
	Remortgage	76.73%	79.75%	79.80%	79.90%	80.05%	80.14%	80.19%	80.22%	80.09%	80.48%	80.72%
Employment Type	PAYE	45.56%	40.15%	39.91%	39.63%	39.67%	39.74%	40.21%	40.39%	40.25%	39.60%	39.26%
	Self Cert	39.04%	43.84%	43.99%	44.18%	44.04%	44.12%	44.65%	44.79%	44.93%	45.50%	45.88%
	Self Employed	15.40%	16.00%	16.10%	16.18%	16.29%	16.14%	15.15%	14.83%	14.82%	14.90%	14.86%
Arrears	Current	96.79%	59.30%	59.54%	58.60%	57.62%	59.18%	58.54%	60.01%	61.83%	63.13%	64.32%
	>=1 mths to <=2 mths	1.76%	2.21%	3.12%	3.23%	2.49%	3.66%	2.28%	1.43%	1.65%	1.65%	1.97%
	>2 mths to <=3 mths	0.56%	1.84%	0.63%	1.87%	2.15%	1.34%	1.50%	0.96%	1.35%	0.96%	0.84%
	>3 mths to <=6 mths	0.74%	2.01%	2.62%	2.26%	2.54%	2.89%	2.62%	3.91%	2.21%	1.69%	1.48%
	over 6 months	0.16%	34.63%	34.10%	34.04%	35.19%	34.36%	33.69%	32.83%	33.17%	32.58%	31.40%
	Total % arrears	3.22%	40.70%	40.46%	41.40%	42.38%	40.82%	41.46%	39.99%	38.17%	36.87%	35.68%