

PRINCIPAL COLLATERAL CHARACTERISTICS - LMS1

		<u>LMS1</u> <u>Initial Pool</u>	<u>LMS1</u> <u>End August 2022 Pool</u>	<u>LMS1</u> <u>End November 2022 Pool</u>
Lien Position		First Charge	First Charge	First Charge
Number of Mortgages		2487	560	553
Total Principal Balance		€370,063,389	€58,701,120	€57,909,894
Weighted Average Loan-to-Value		62.44%	60.68%	60.83%
Property Type	Bungalow	28.82%	35.39%	35.71%
	Detached	22.15%	25.22%	25.03%
	Flat	0.83%	0.60%	0.60%
	Semi	30.83%	25.27%	25.16%
	Terraced	17.38%	13.52%	13.50%
Average Loan Balance		€148,799	€104,823	€104,720
Weighted Average Margin (bps)		400.28	320.28	319.66
Weighted Average Maturity (years)		25.44	11.91	11.73
Geographic Distribution	Carlow	1.96%	2.14%	2.12%
	Cavan	2.16%	2.28%	2.30%
	Clare	2.28%	2.02%	2.02%
	Cork	6.43%	6.60%	6.62%
	Donegal	2.67%	3.48%	3.67%
	Dublin	24.81%	21.08%	21.02%
	Galway	4.04%	4.78%	4.79%
	Kerry	1.36%	3.00%	3.02%
	Kildare	6.91%	6.25%	6.26%
	Kilkenny	1.85%	1.87%	1.87%
	Laois	1.92%	1.98%	1.98%
	Leitrim	0.39%	0.21%	0.21%
	Limerick	3.76%	4.15%	3.91%
	Longford	0.82%	1.17%	1.18%
	Louth	4.43%	3.49%	3.51%
	Mayo	2.86%	2.64%	2.62%
	Meath	7.00%	8.42%	8.46%
	Monaghan	1.39%	1.71%	1.71%
	Offaly	3.04%	2.53%	2.53%
	Roscommon	1.07%	1.13%	1.13%
	Sligo	0.78%	0.26%	0.26%
	Tipperary	3.80%	3.58%	3.56%
	Waterford	2.05%	1.72%	1.73%
	Westmeath	3.56%	2.64%	2.63%
	Wexford	5.55%	6.71%	6.71%
	Wicklow	3.11%	4.17%	4.16%
Payment Type	Repayment	100.00%	95.38%	94.88%
	Interest Only	0.00%	4.62%	5.12%
	Other	0.00%	0.00%	0.00%
Mortgage Type	Remortgage	84.40%	85.95%	85.88%
	Purchase	11.28%	10.75%	10.79%
	First Time Buyer	4.32%	3.30%	3.33%
Employment Type	PAYE	57.92%	53.00%	52.71%
	Self Cert	19.88%	19.25%	19.39%
	Self Employed	22.20%	27.75%	27.90%
Arrears	Current	94.30%	62.06%	60.76%
	>=1 mths to <2 mths	2.47%	2.28%	2.06%
	>=2 mths to <3 mths	1.40%	2.39%	2.20%
	>=3 mths to <6 mths	1.58%	3.90%	5.55%
	over 6 months	0.25%	29.36%	29.43%
	Total % arrears	5.70%	37.94%	39.24%

Private & Confidential  
All figures are approximate