

ACS MIS	Mar-06	Sep-06	Mar-07
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ACS Pool Analysis

Prudent ACS Pool Value	12.0bn	18.2bn	17.5bn
ACS Pool No of Accounts	43,094	62,185	54,850
ACS Pool Current Balance	4.2bn	7.0bn	6.4bn
ACS Pool Prudent LTV *	34.7%	38.1%	36.6%

ACS Pool Balance Breakdown

Dublin	30.5%	31.9%	31.8%
Non Dublin	69.5%	68.1%	68.2%
Balance < 100k	30.1%	21.0%	21.5%
Balance 100k - 200k	41.9%	39.1%	39.3%
Balance 200k - 500k	24.6%	33.7%	33.2%
Balance > 500k	3.4%	6.2%	6.0%

ACS Pool Arrears Analysis

No of Accounts in Arrears **	27	204	244
Percentage of Accounts in Arrears	0.06%	0.33%	0.44%
Mortgage Value of Accounts in Arrears	0.0021bn	0.0177bn	0.0267bn
Percentage of Total Mortgage Value of Pool	0.05%	0.25%	0.42%
Amount in Arrears	.06mn	.75mn	1.07mn

* The aggregate prudent LTV (Loan to Value) is a simple average of the individual Prudent LTV calculation. The prudent LTV of a property is the current balance of a mortgage divided by the historical property value to date with a 15% discount applied to the uplift in valuation.

** Accounts in Arrears defined as payment due >= 3 months

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