

2010

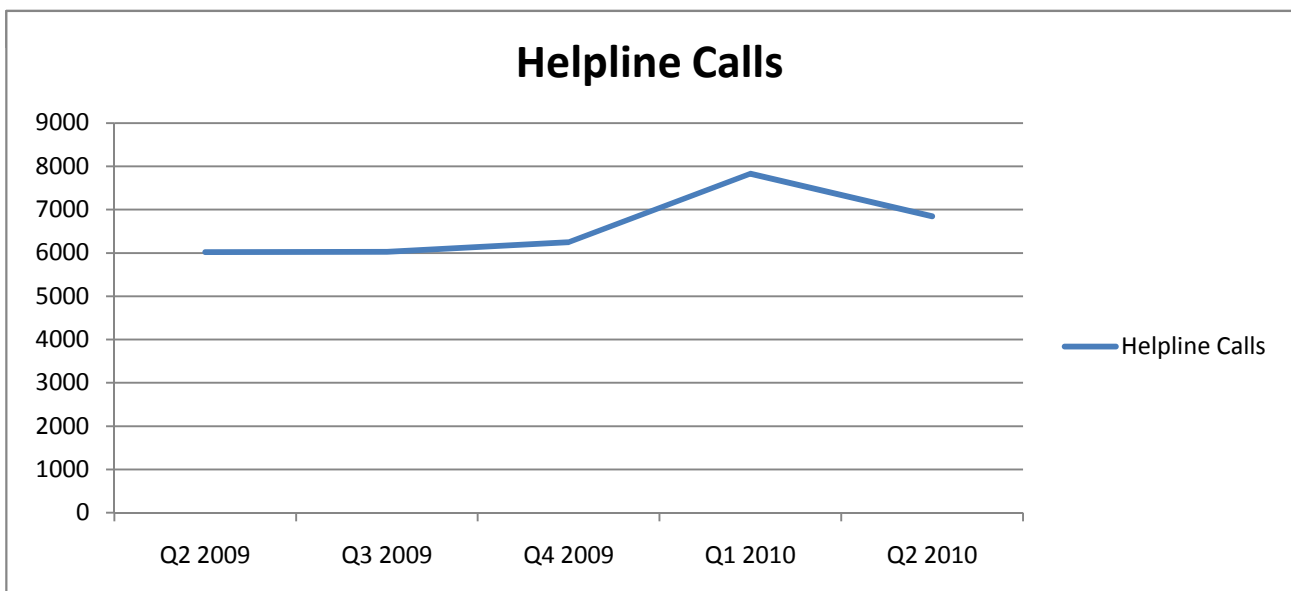
| Scheme ¹ | Q1 | Q2 | Q3 | Q4 | Total |
|---------------------|-------------|-------------|----------|----------|--------------|
| Special Account | 745 | 475 | 0 | 0 | 1220 |
| Budget Negotiable | 4940 | 4943 | 0 | 0 | 9883 |
| Information Only | 932 | 922 | 0 | 0 | 1854 |
| Total | 6617 | 6340 | 0 | 0 | 12957 |

| 2009 Scheme Data | Q1 | Q2 | Q3 | Q4 | Total |
|-------------------|-------------|-------------|-------------|-------------|--------------|
| Special Account | 852 | 673 | 670 | 423 | 2618 |
| Budget Negotiable | 4438 | 3989 | 4174 | 3875 | 16476 |
| Information Only | 945 | 947 | 1021 | 955 | 3868 |
| Total | 6235 | 5609 | 5865 | 5253 | 22962 |

MABS Helpline

The MABS Helpline went live in September 2007 and is staffed by Helpline Advisers who can assist you deal with your debt problems. Advisers are available 9 a.m - 8 p.m. Monday to Friday on 1890 283 438. Outside these times, you can leave a message and an adviser will get back to you as soon as possible. You can also contact the Helpline by e-mail: Helpline@mabs.ie

| Helpline | Q2 2009 | Q3 2009 | Q4 2009 | Q1 2010 | Q2 2010 |
|----------------|---------|---------|---------|---------|---------|
| Helpline Calls | 6016 | 6024 | 6247 | 7828 | 6843 |



¹ MABS Clients are divided into 3 Categories:

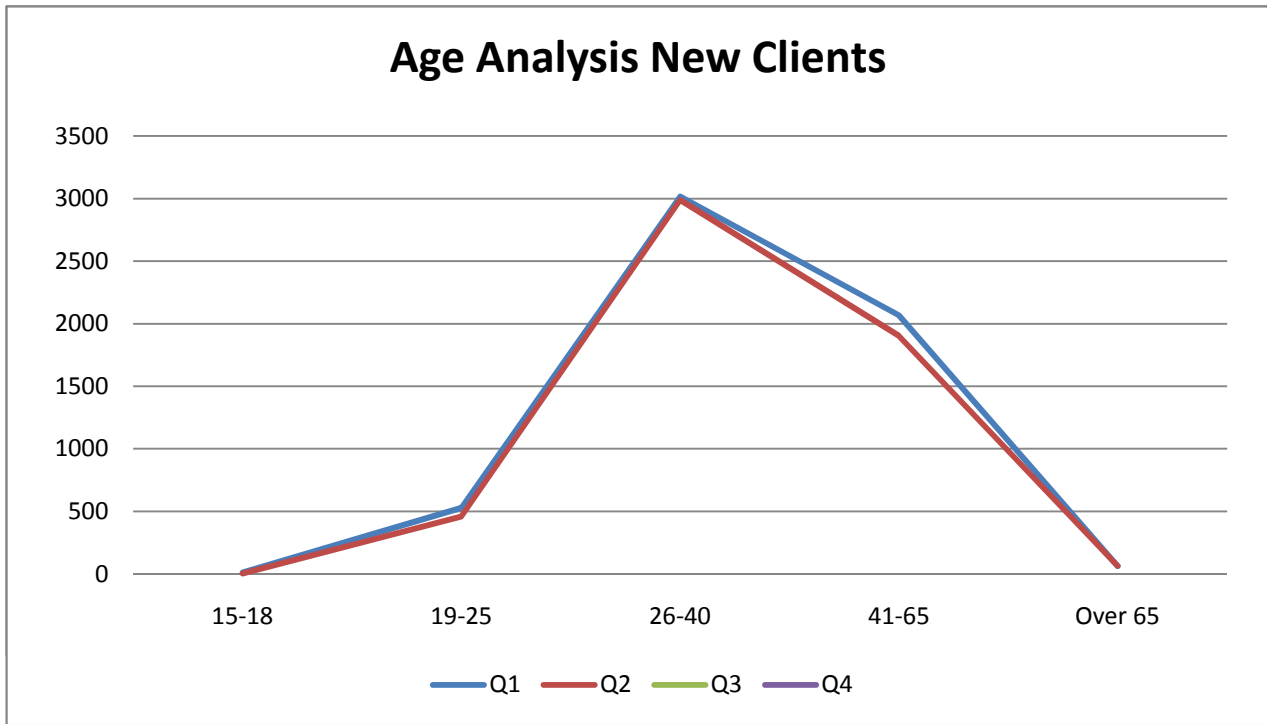
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

Budget Negotiable - MABS cases that require negotiation, but not the use of Special Account.

Information Only - MABS cases that do not require negotiation or the use of Special Account.

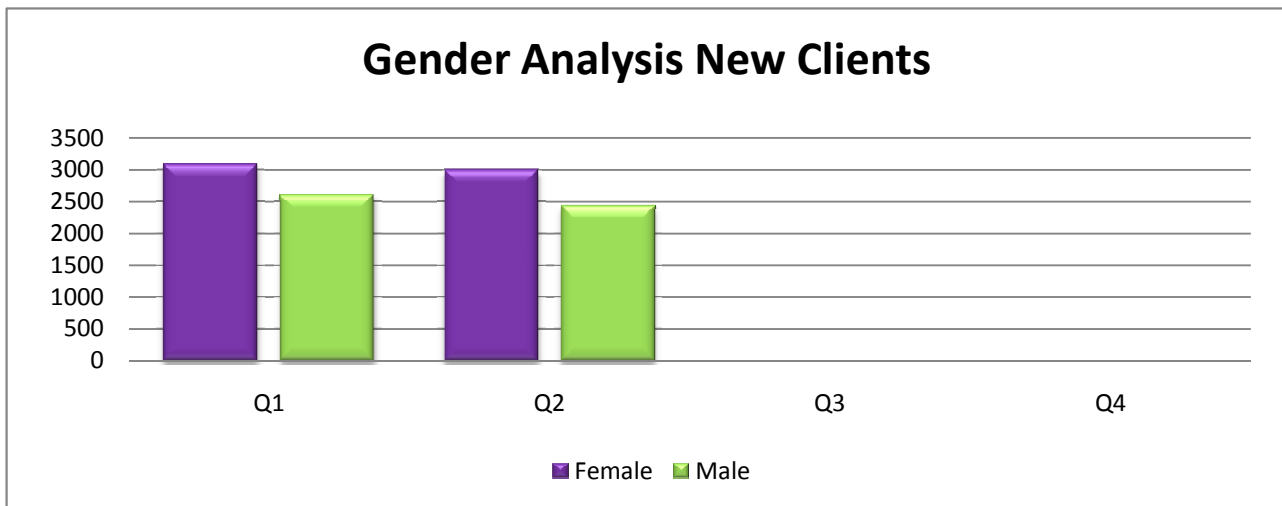
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Age Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|--------------------------|-------------|-------------|----|----|--------------|
| 15-18 | | 11 | 3 | | 14 |
| 19-25 | 527 | 459 | | | 986 |
| 26-40 | 3018 | 2990 | | | 6008 |
| 41-65 | 2067 | 1903 | | | 3970 |
| Over 65 | 62 | 63 | | | 125 |
| Total | 5685 | 5418 | | | 11103 |



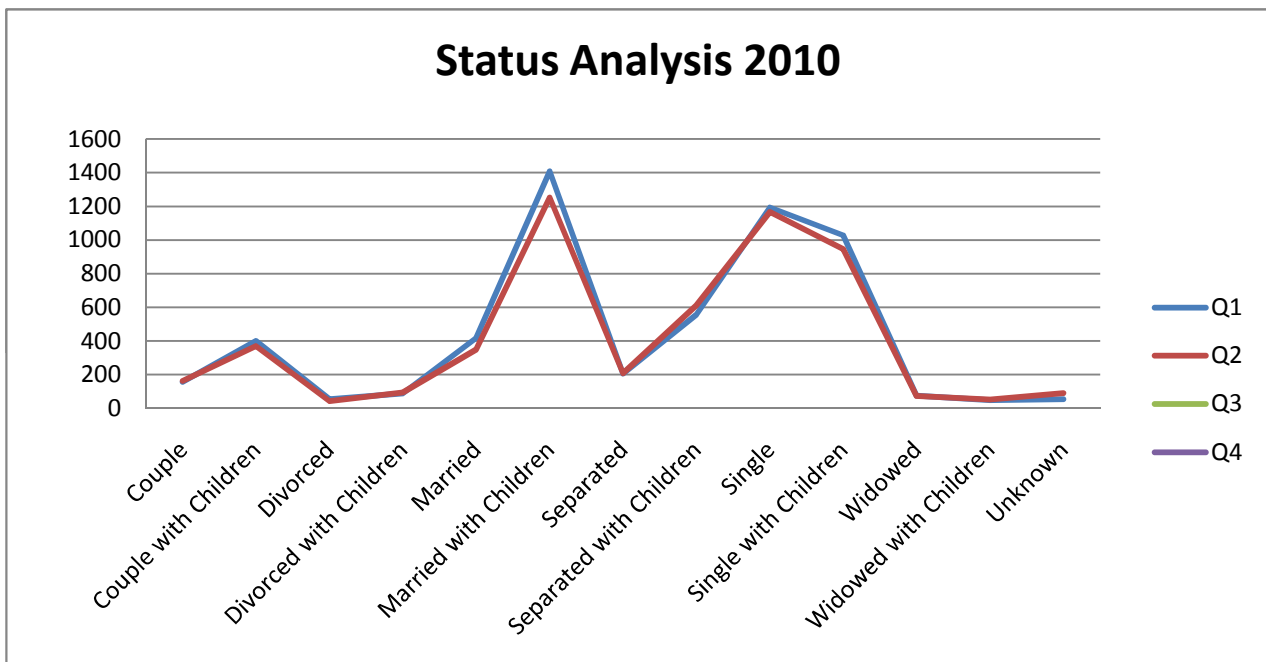
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Gender Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|-----------------------------|------|------|----|----|-------|
| Female | 3077 | 2988 | 0 | 0 | 6065 |
| Male | 2608 | 2430 | 0 | 0 | 5038 |



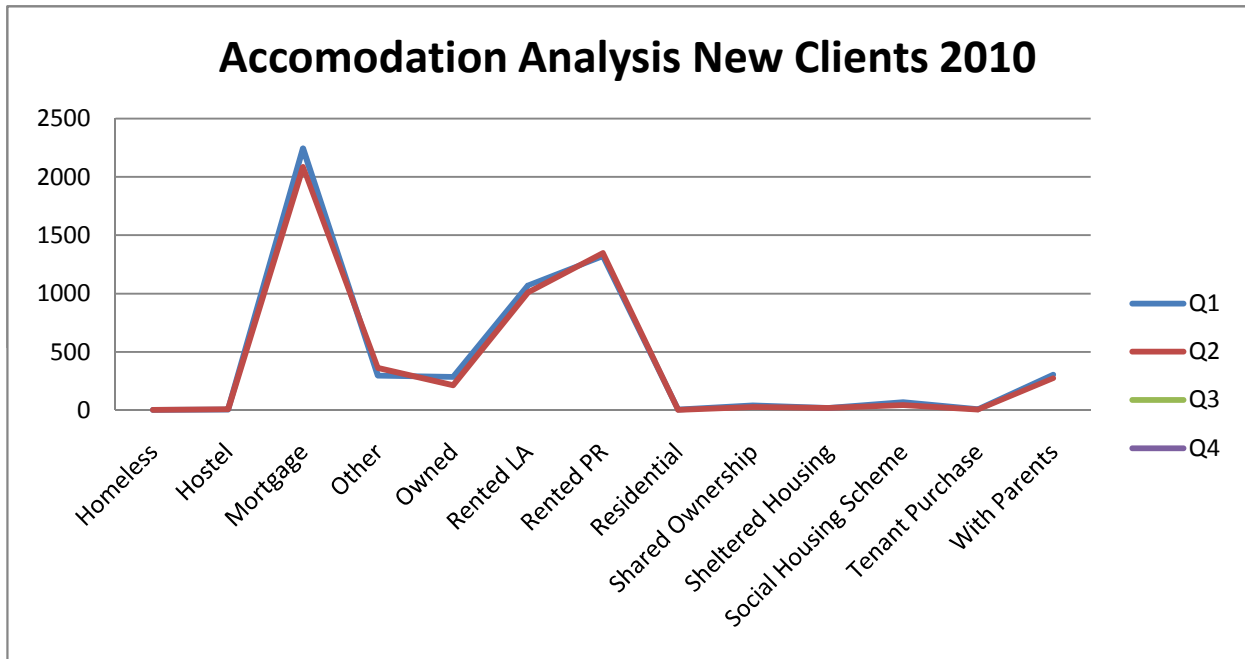
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Status Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|----------------------------|-------------|-------------|----------|----------|--------------|
| Couple | 157 | 163 | | | 320 |
| Couple with Children | 401 | 370 | | | 771 |
| Divorced | 53 | 43 | | | 96 |
| Divorced with Children | 88 | 94 | | | 182 |
| Married | 418 | 349 | | | 767 |
| Married with Children | 1408 | 1253 | | | 2661 |
| Separated | 206 | 208 | | | 414 |
| Separated with Children | 557 | 612 | | | 1169 |
| Single | 1193 | 1166 | | | 2359 |
| Single with Children | 1028 | 946 | | | 1974 |
| Widowed | 74 | 72 | | | 146 |
| Widowed with Children | 49 | 52 | | | 101 |
| Unknown | 53 | 90 | | | 143 |
| Total | 5685 | 5418 | 0 | 0 | 11103 |



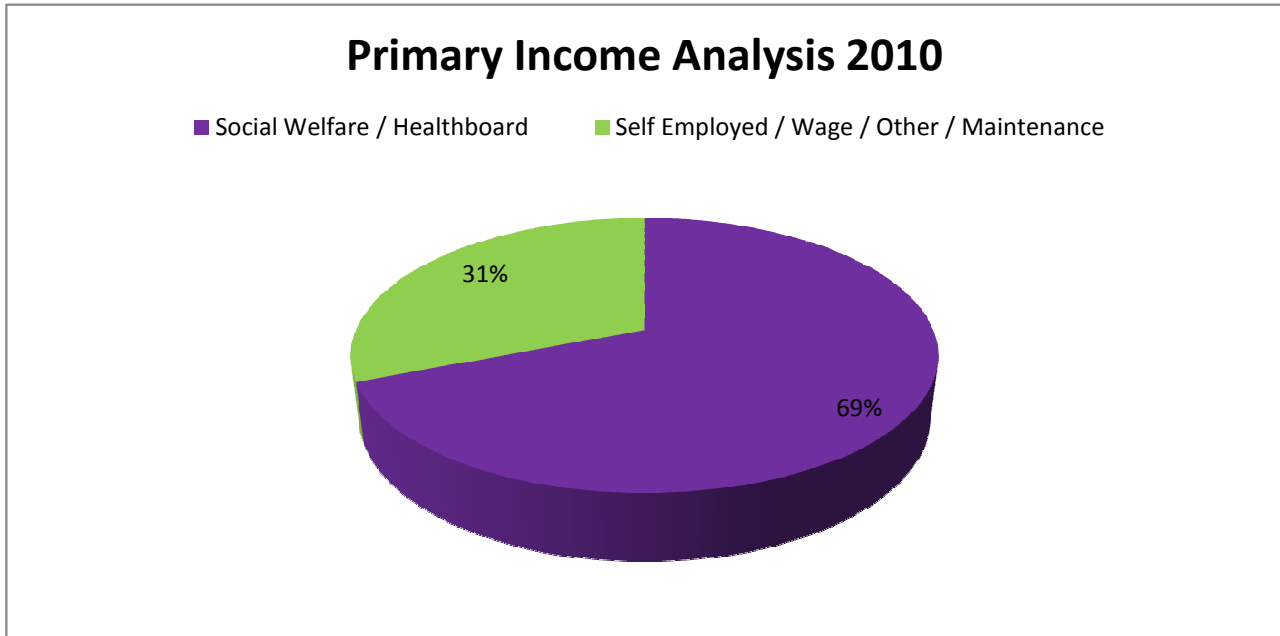
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Accomodation Type | Q1 | Q2 | Q3 | Q4 | Total |
|------------------------------|-------------|-------------|----------|----------|--------------|
| Homeless | 5 | 3 | | | 8 |
| Hostel | 7 | 9 | | | 16 |
| Mortgage | 2245 | 2086 | | | 4331 |
| Other | 296 | 362 | | | 658 |
| Owned | 286 | 216 | | | 502 |
| Rented LA | 1071 | 1011 | | | 2082 |
| Rented PR | 1319 | 1348 | | | 2667 |
| Residential | 8 | 5 | | | 13 |
| Shared Ownership | 42 | 28 | | | 70 |
| Sheltered Housing | 21 | 21 | | | 42 |
| Social Housing Scheme | 71 | 46 | | | 117 |
| Tenant Purchase | 9 | 7 | | | 16 |
| With Parents | 305 | 276 | | | 581 |
| Total | 5685 | 5418 | 0 | 0 | 11103 |



New Client Primary Income Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Primary Income | 2010 |
|--|--------------|
| Social Welfare / Healthboard | 7666 |
| Self Employed / Wage / Other / Maintenance | 3437 |
| Total | 11103 |



New Client Debt Count (Budget Negotiable & Special Account Clients Only)

*Debts may not be recorded for all clients

| Active Debt Types | Q1 | Q2 | Q3 | Q4 |
|--|-----------|-----------|-----------|-----------|
| Personal Loans with Financial Institutions | 3448 | 2771 | | |
| Utilities | 2129 | 2004 | | |
| Credit Card | 1940 | 1597 | | |
| Mortgage | 701 | 663 | | |
| Hire Purchase Loan | 519 | 373 | | |
| Money Lender | 477 | 374 | | |
| Overdraft | 362 | 278 | | |
| Rent | 235 | 227 | | |
| Catalogue | 135 | 128 | | |
| Fine | 96 | 71 | | |
| Sub Prime | 85 | 71 | | |
| Waste Charges | 54 | 53 | | |