

2010

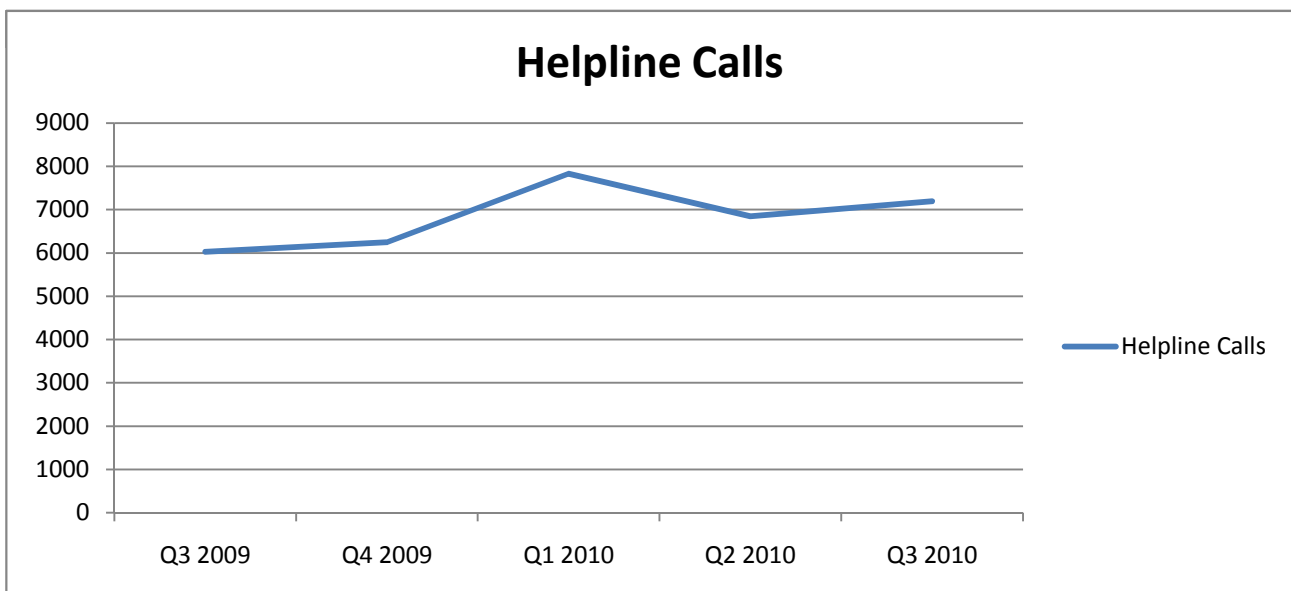
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	821	667	534	0	2022
Budget Negotiable	4871	4885	5191	0	14947
Information Only	915	918	998	0	2831
Total	6607	6470	6723	0	19800

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	Q3 2009	Q4 2009	Q1 2010	Q2 2010	Q3 2010
Helpline Calls	6024	6247	7828	6843	7196



¹ MABS Clients are divided into 3 Categories:

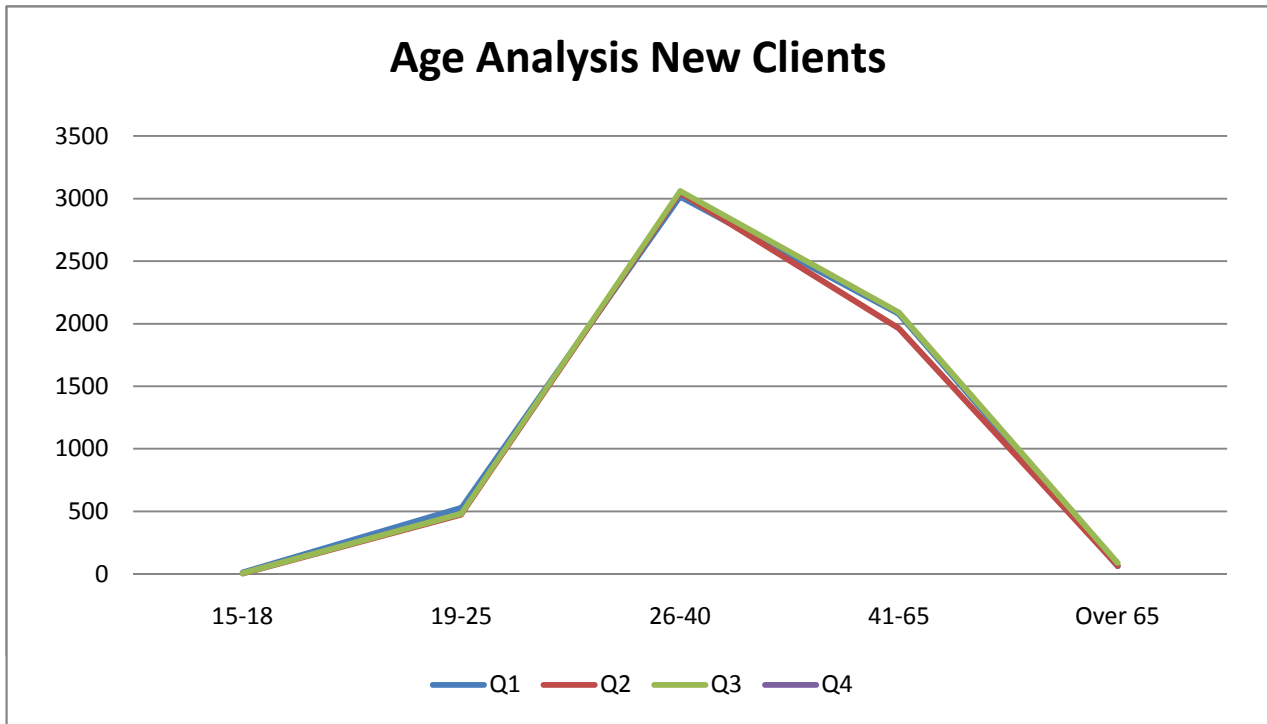
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

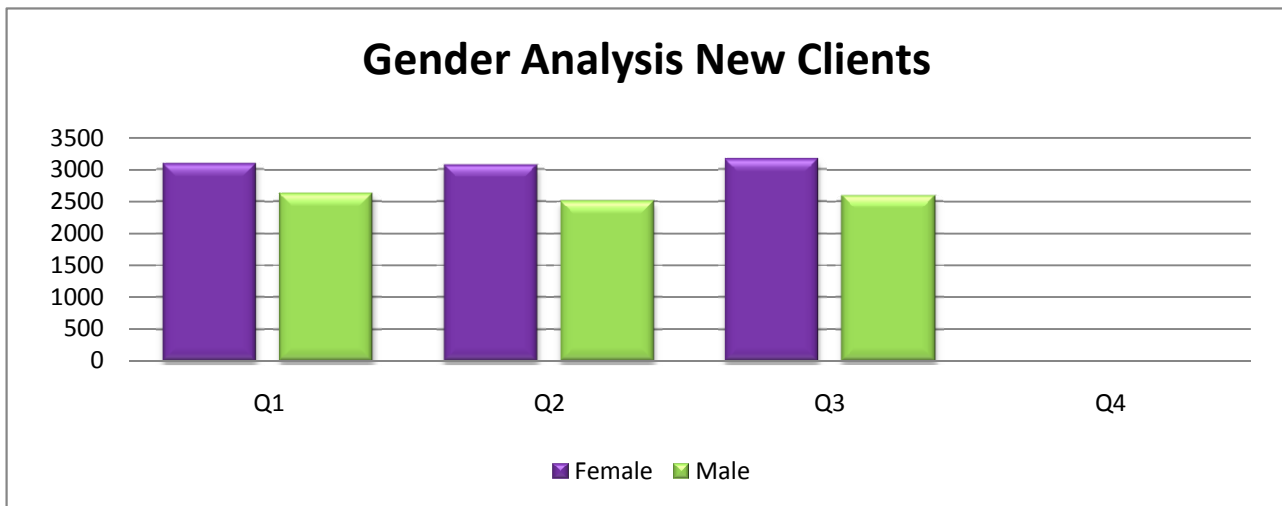
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	11	3	5		19
19-25	526	474	481		1481
26-40	3015	3048	3060		9123
41-65	2079	1962	2092		6133
Over 65	61	65	87		213
Total	5692	5552	5725		16969



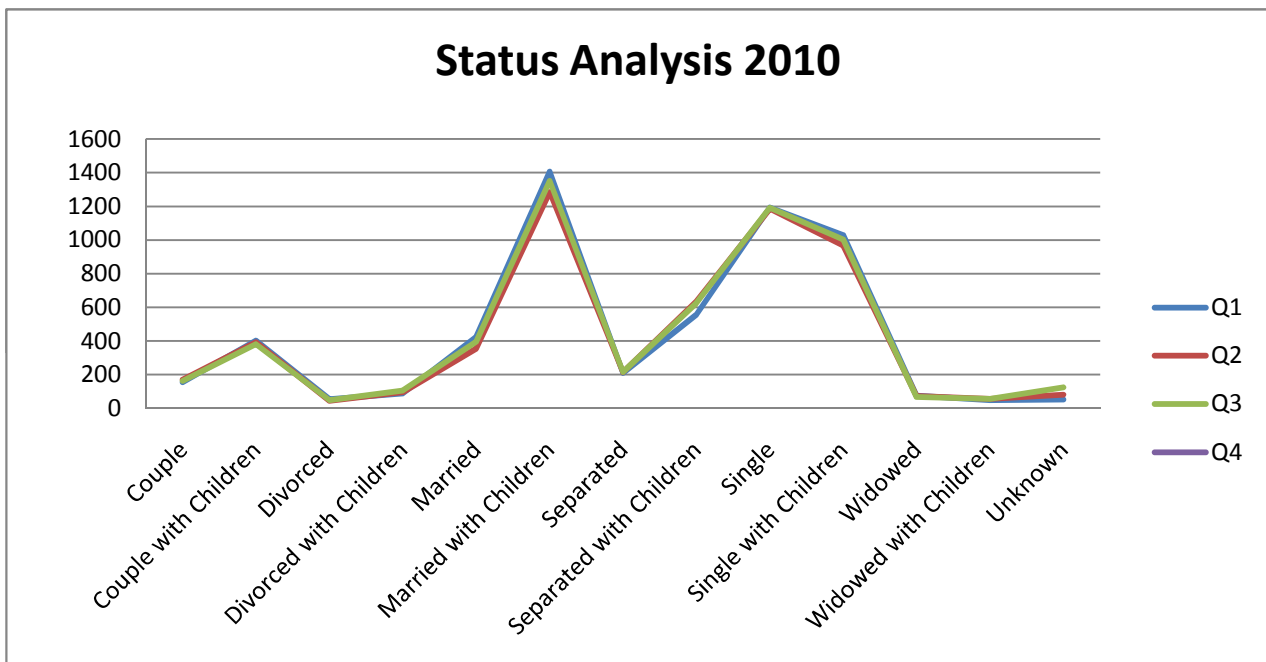
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3080	3059	3150	0	9289
Male	2612	2493	2575	0	7680



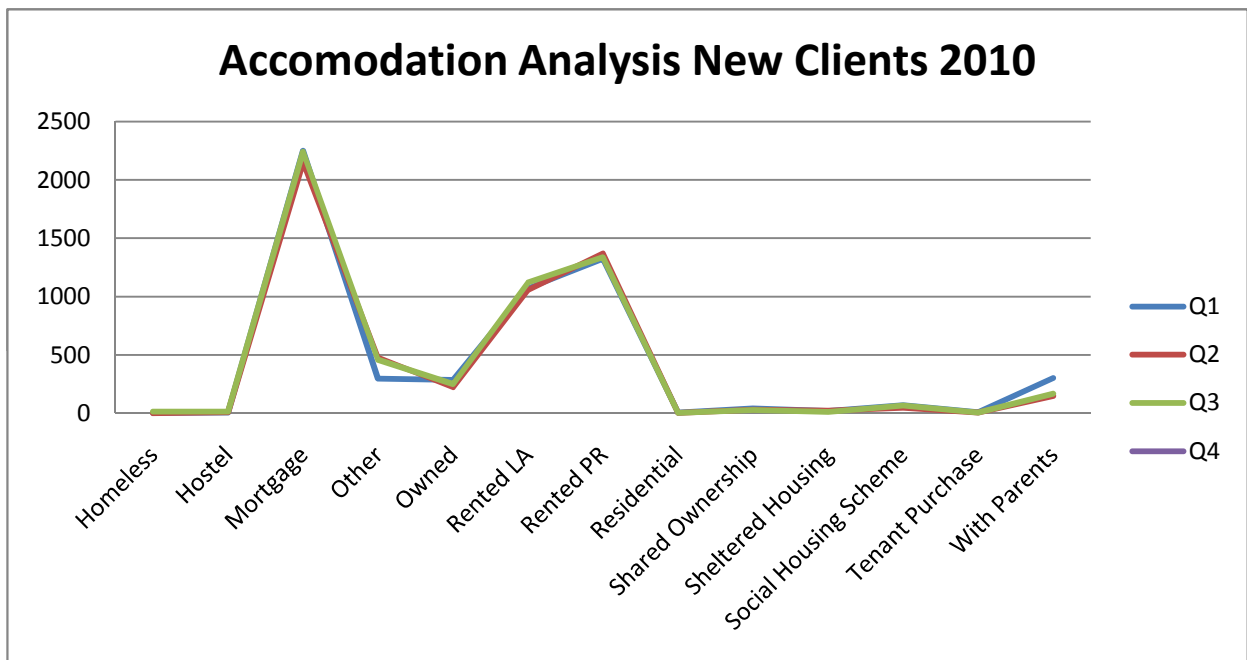
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	154	170	162		486
Couple with Children	402	392	381		1175
Divorced	53	45	48		146
Divorced with Children	89	96	105		290
Married	423	355	395		1173
Married with Children	1407	1285	1351		4043
Separated	209	214	216		639
Separated with Children	557	635	624		1816
Single	1194	1185	1191		3570
Single with Children	1029	967	1003		2999
Widowed	74	72	68		214
Widowed with Children	49	55	56		160
Unknown	52	81	125		258
Total	5692	5552	5725	0	16969



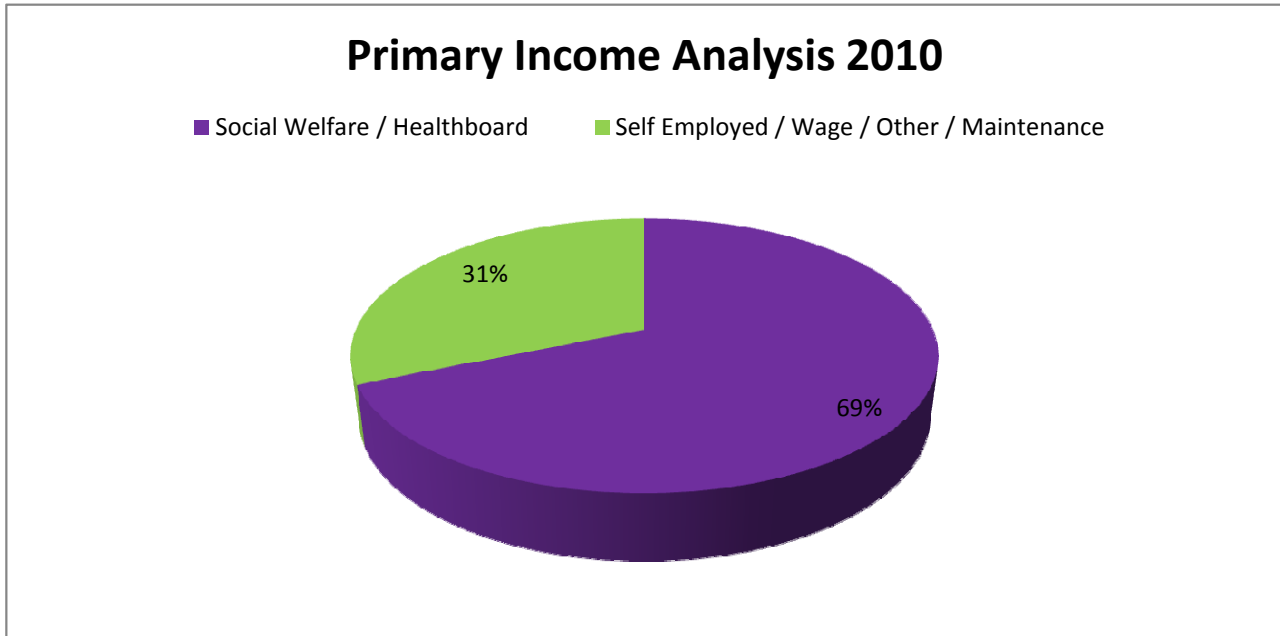
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	5	2	15		22
Hostel	8	9	14		31
Mortgage	2249	2150	2242		6641
Other	298	477	460		1235
Owned	286	224	252		762
Rented LA	1070	1058	1119		3247
Rented PR	1324	1370	1336		4030
Residential	8	5	3		16
Shared Ownership	42	31	28		101
Sheltered Housing	20	23	13		56
Social Housing Scheme	70	47	66		183
Tenant Purchase	9	7	8		24
With Parents	303	149	169		621
Total	5692	5552	5725	0	16969



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

New Client Primary Income	2010
Social Welfare / Healthboard	11678
Self Employed / Wage / Other / Maintenance	5291
Total	16969



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	3572	
Utilities	2129	2004	967	
Credit Card	1940	1597	2055	
Mortgage	701	663	671	
Hire Purchase Loan	519	373	473	
Money Lender	477	374	366	
Overdraft	362	278	343	
Rent	235	227	182	
Catalogue	135	128	183	
Fine	96	71	72	
Sub Prime	85	71	85	
Waste Charges	54	53	57	