

2011

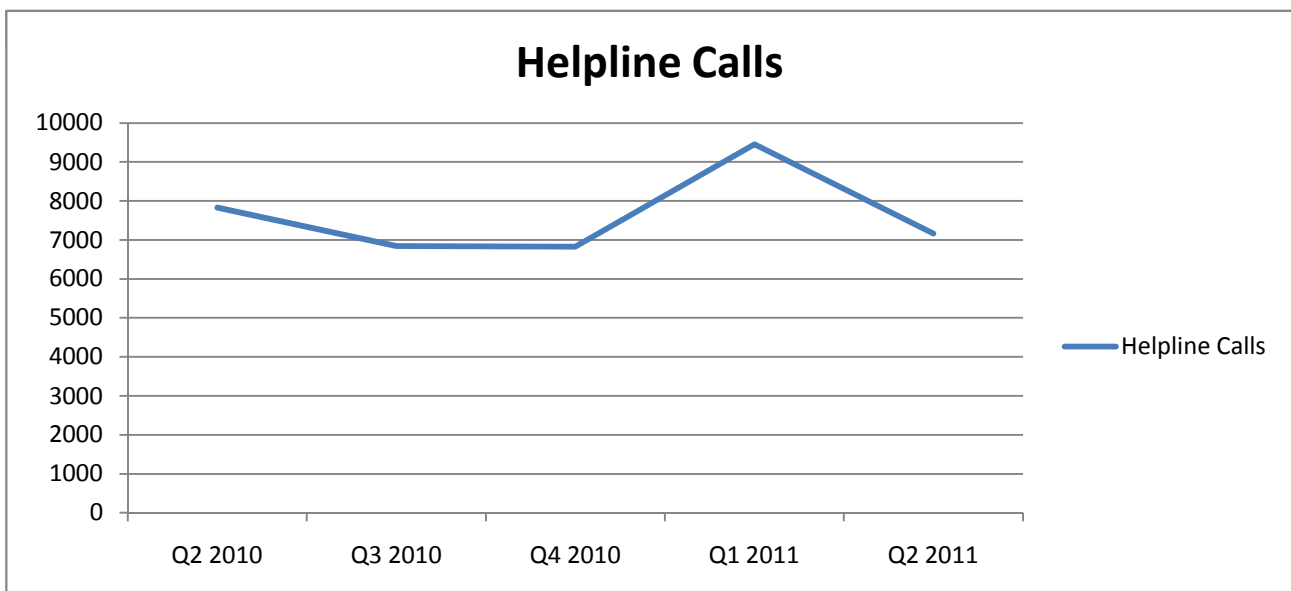
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	657	388			1045
Budget Negotiable	5394	5219			10613
Information Only	1121	1008			2129
Total	7172	6615			13787

2010 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	830	714	677	375	2596
Budget Negotiable	4865	4839	5151	4202	19057
Information Only	919	915	1010	777	3621
Total	6614	6468	6838	5354	25274

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 2010	Q3 2010	Q4 2010	Q1 2011	Q2 2011
Helpline Calls	7828	6843	6824	9457	7163



¹ MABS Clients are divided into 3 Categories:

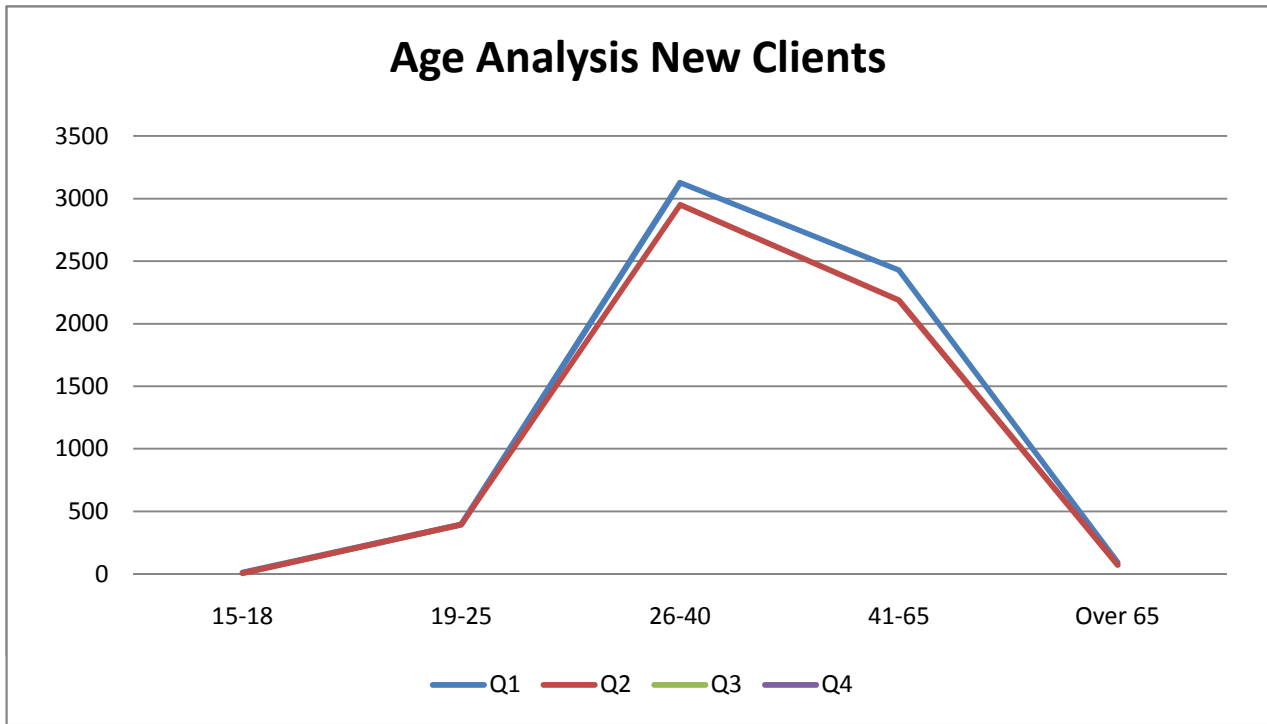
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

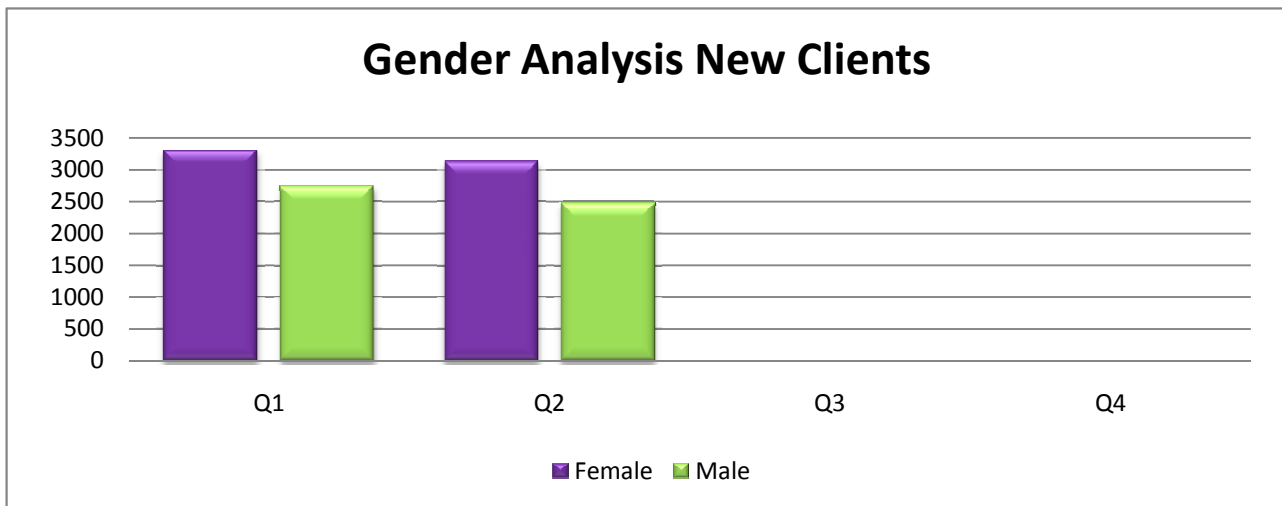
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		9	4		13
19-25		393	393		786
26-40		3128	2950		6078
41-65		2429	2189		4618
Over 65		92	71		163
Total	6051	5607	0	0	11658



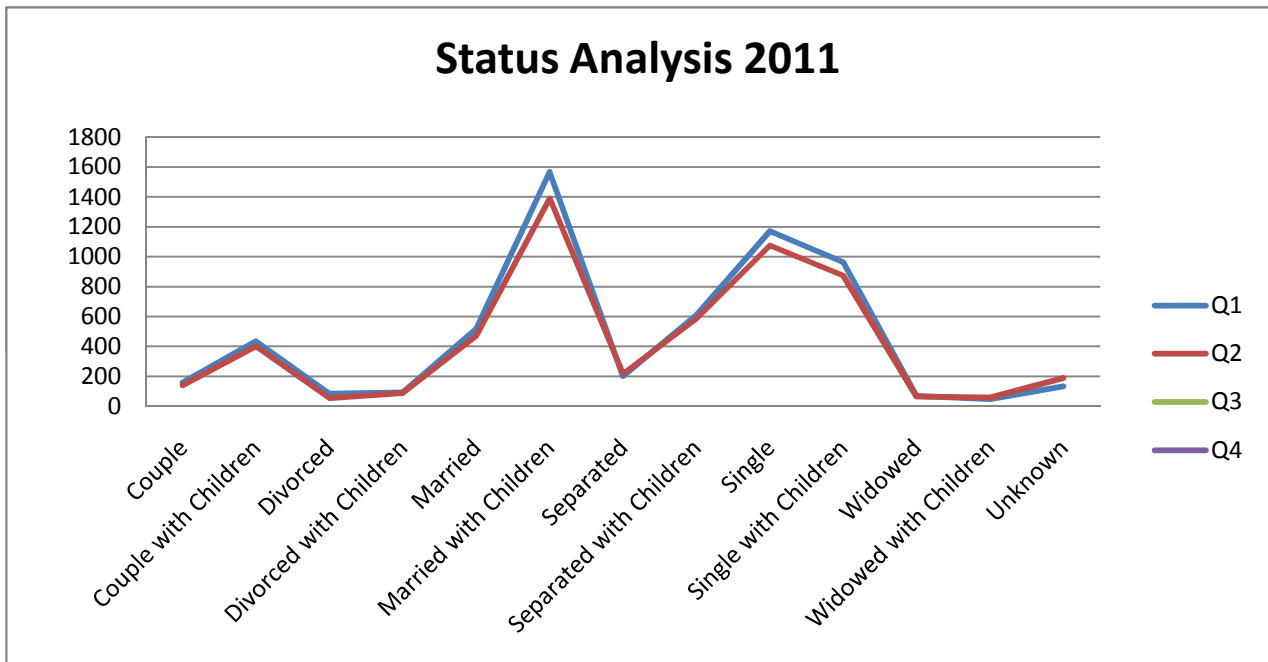
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3306	3130	0	0	6436
Male	2745	2477	0	0	5222



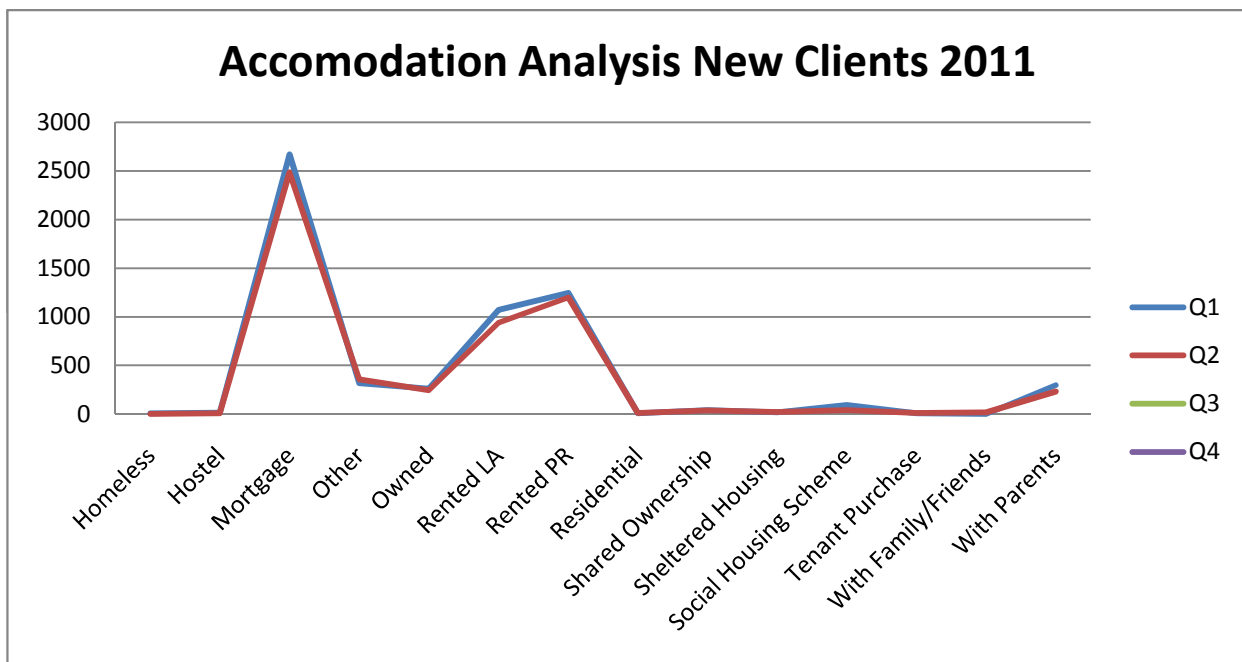
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	159	140			299
Couple with Children	435	400			835
Divorced	84	54			138
Divorced with Children	92	89			181
Married	517	470			987
Married with Children	1567	1390			2957
Separated	201	216			417
Separated with Children	609	585			1194
Single	1172	1076			2248
Single with Children	964	873			1837
Widowed	70	65			135
Widowed with Children	47	59			106
Unknown	134	190			324
Total	6051	5607	0	0	11658



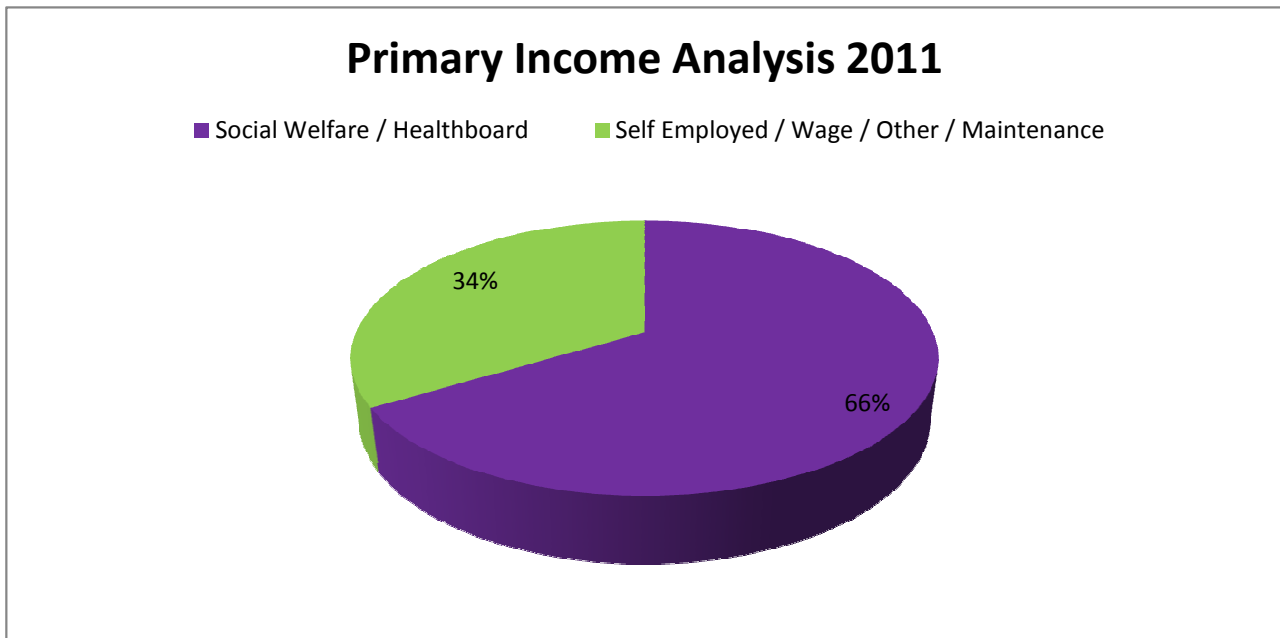
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	8	2			10
Hostel	14	7			21
Mortgage	2669	2484			5153
Other	318	356			674
Owned	260	244			504
Rented LA	1071	940			2011
Rented PR	1245	1198			2443
Residential	8	12			20
Shared Ownership	40	39			79
Sheltered Housing	19	21			40
Social Housing Scheme	92	42			134
Tenant Purchase	8	12			20
With Family/Friends	1	19			20
With Parents	298	231			529
Total	6051	5607	0	0	11658



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

New Client Primary Income	2011
Social Welfare / Healthboard	7738
Self Employed / Wage / Other / Maintenance	3920
Total	11658



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	2696	2209		
Utilities	1547	1527		
Credit Card	1478	1243		
Mortgage	726	624		
Hire Purchase Loan	311	297		
Money Lender	219	272		
Overdraft	247	206		
Rent	152	144		
Catalogue	206	149		
Fine	30	32		
Sub Prime	45	44		
Waste Charges	42	38		