

2014 Q2

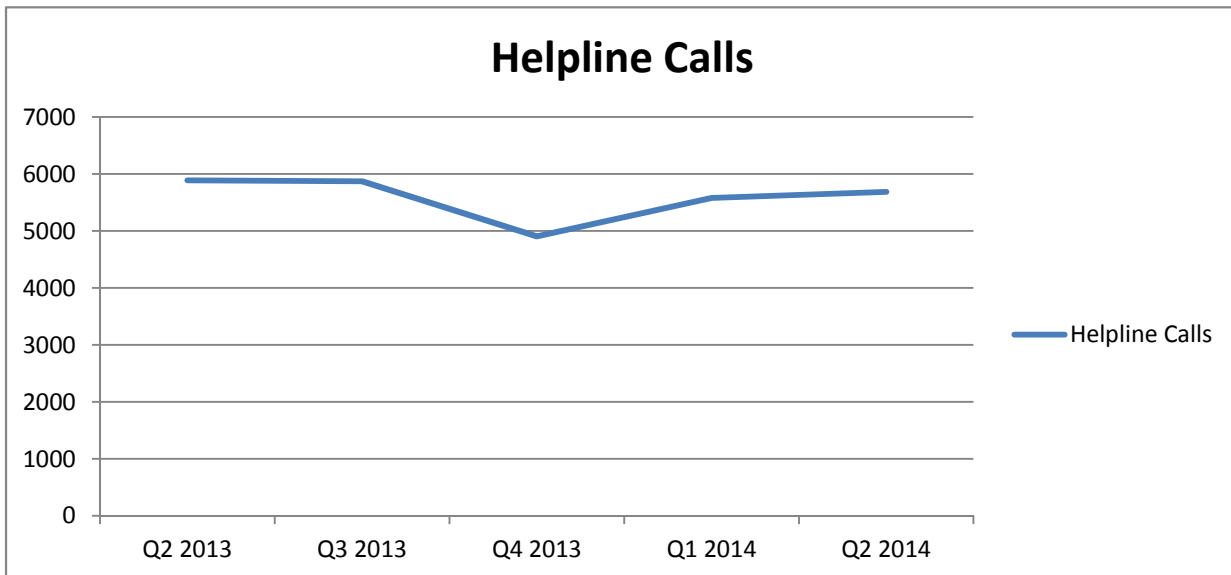
| Scheme ¹ | Q1 | Q2 | Q3 | Q4 | Total |
|---------------------|------|------|-----|----|-------|
| Special Account | | 208 | 204 | | 412 |
| Budget Negotiable | 4693 | 4214 | | | 8907 |
| Information Only | 899 | 880 | | | 1779 |
| Total | 5800 | 5298 | | | 11098 |

| 2013 Scheme Data | Q1 | Q2 | Q3 | Q4 | Total |
|-------------------|------|------|------|------|-------|
| Special Account | 356 | 255 | 227 | 230 | 1068 |
| Budget Negotiable | 5423 | 5265 | 4766 | 4030 | 19484 |
| Information Only | 975 | 963 | 1023 | 864 | 3825 |
| Total | 6754 | 6483 | 6016 | 5124 | 24377 |

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 076107 2000. 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 2013 | Q3 2013 | Q4 2013 | Q1 2014 | Q2 2014 |
|----------------|---------|---------|---------|---------|---------|
| Helpline Calls | 5888 | 5872 | 4905 | 5582 | 5687 |



¹ MABS Clients are divided into 3 Categories:

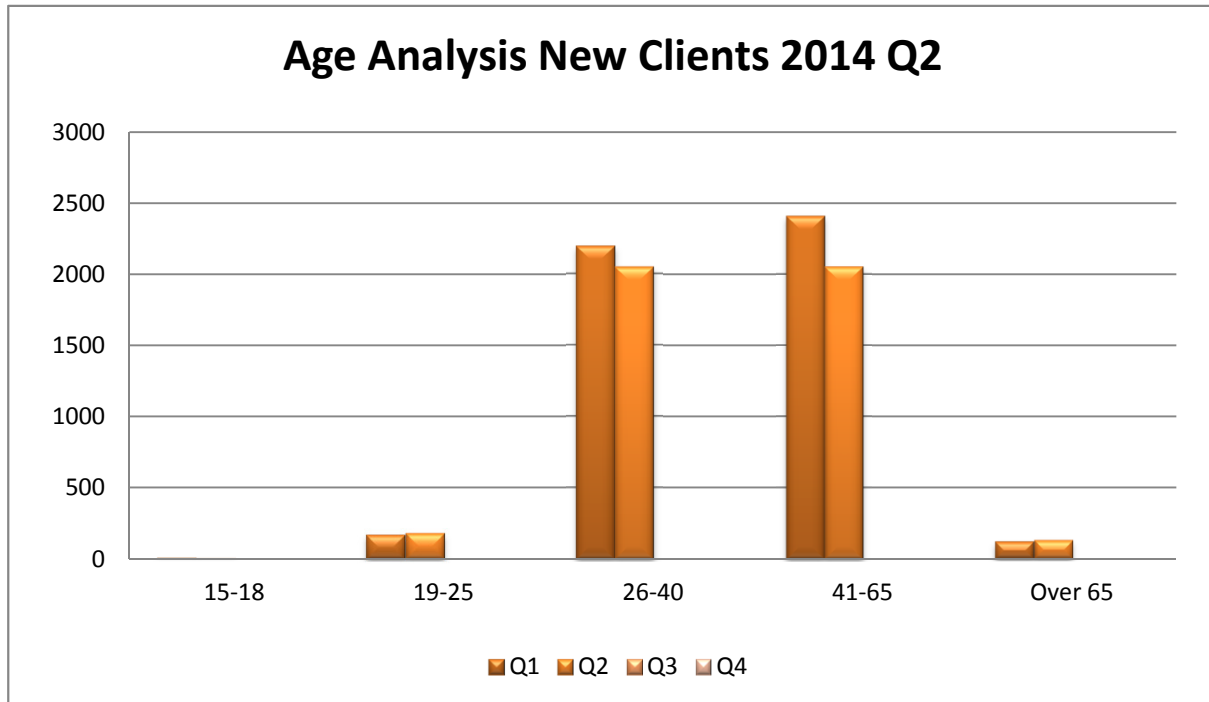
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

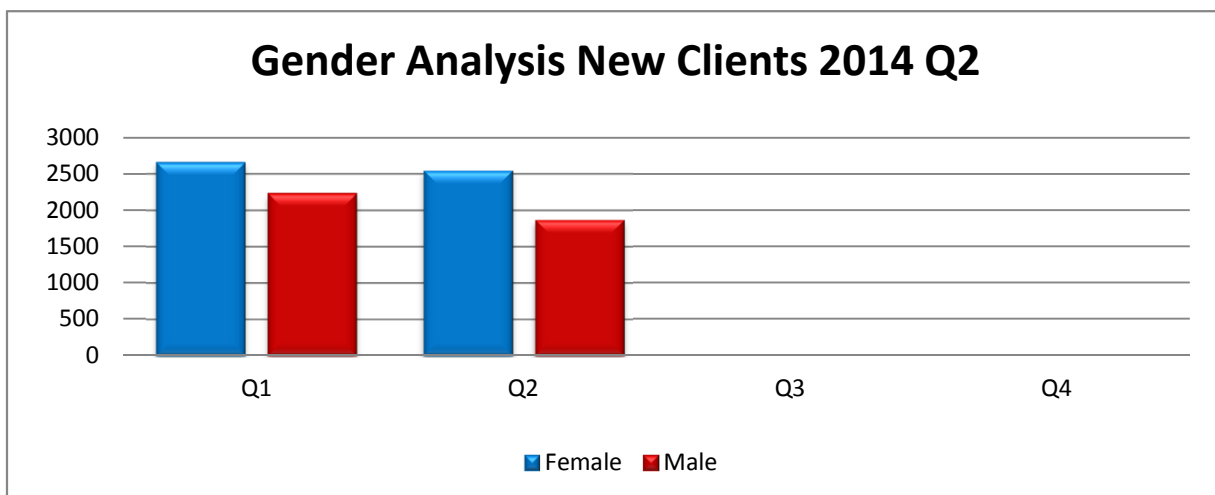
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Age Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|--------------------------|----|------|------|----|-------|
| 15-18 | | 5 | 3 | | 8 |
| 19-25 | | 170 | 181 | | 351 |
| 26-40 | | 2197 | 2051 | | 4248 |
| 41-65 | | 2411 | 2056 | | 4467 |
| Over 65 | | 118 | 127 | | 245 |
| Total | | 4901 | 4418 | | 9319 |



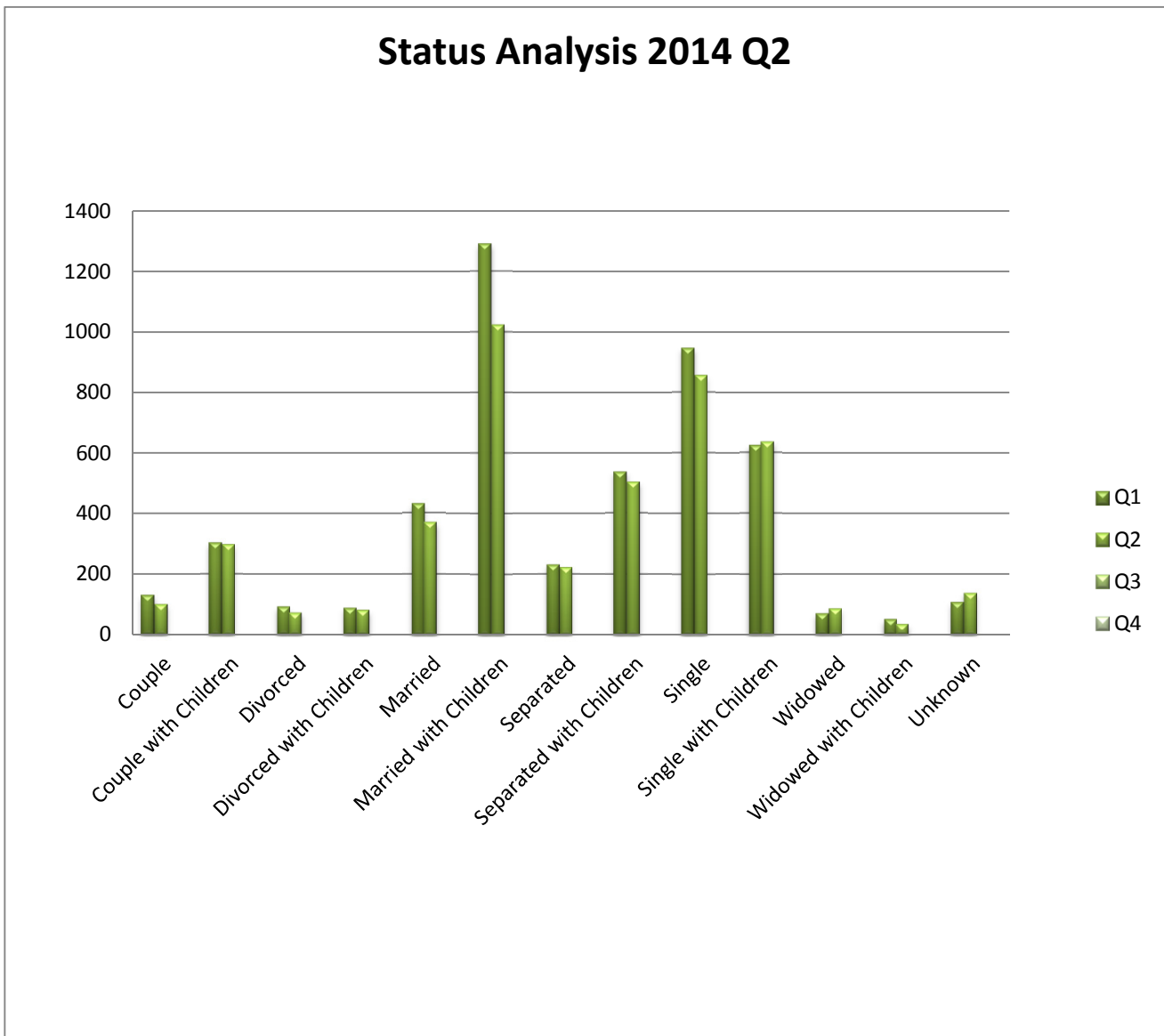
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Gender Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|-----------------------------|----|------|------|----|-------|
| Female | | 2663 | 2547 | | 5210 |
| Male | | 2238 | 1871 | | 4109 |



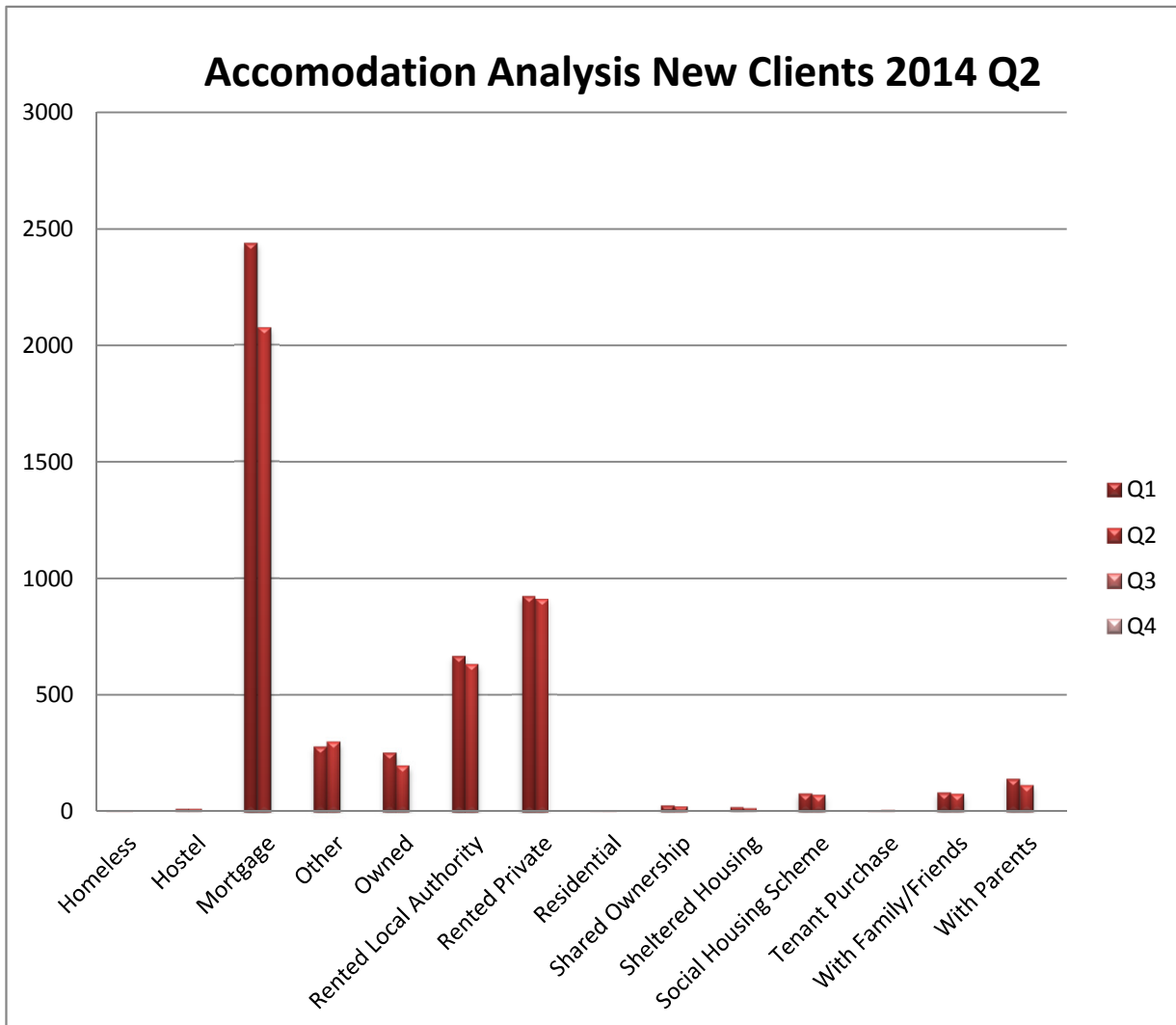
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Status Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|----------------------------|-------------|-------------|----|----|-------------|
| Couple | 130 | 100 | | | 230 |
| Couple with Children | 303 | 297 | | | 600 |
| Divorced | 91 | 72 | | | 163 |
| Divorced with Children | 88 | 81 | | | 169 |
| Married | 432 | 370 | | | 802 |
| Married with Children | 1292 | 1024 | | | 2316 |
| Separated | 231 | 222 | | | 453 |
| Separated with Children | 536 | 503 | | | 1039 |
| Single | 946 | 857 | | | 1803 |
| Single with Children | 625 | 636 | | | 1261 |
| Widowed | 70 | 86 | | | 156 |
| Widowed with Children | 50 | 34 | | | 84 |
| Unknown | 107 | 136 | | | 243 |
| Total | 4901 | 4418 | | | 9319 |



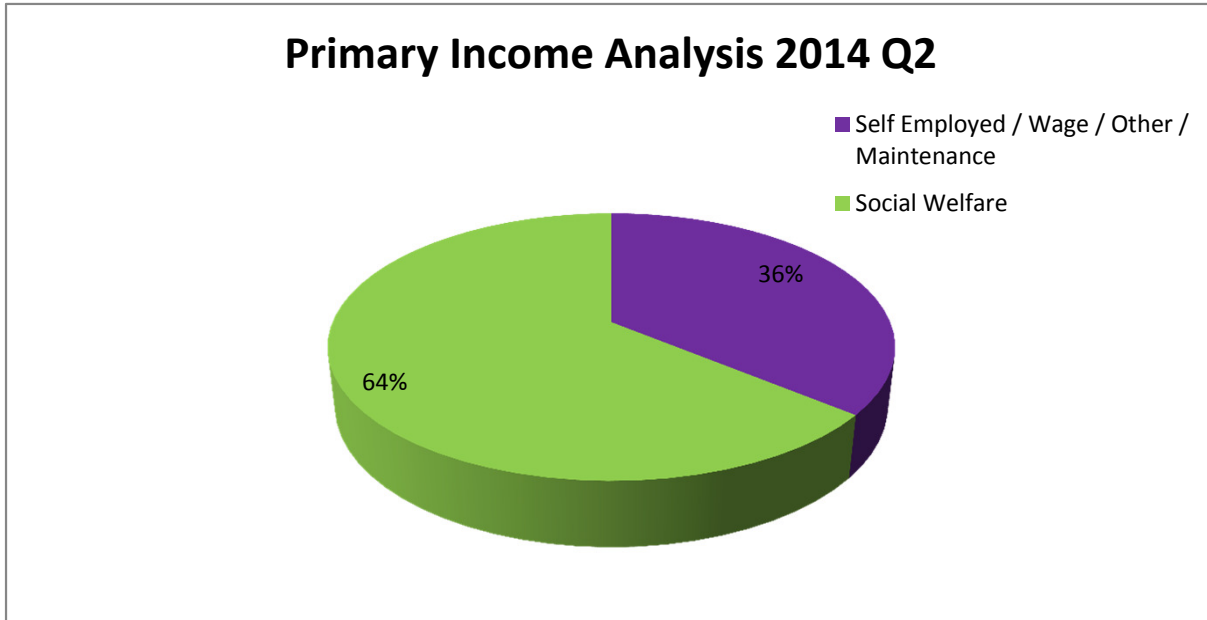
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Accomodation Type | Q1 | Q2 | Q3 | Q4 | Total |
|------------------------------|-------------|-------------|----|----|-------------|
| Homeless | 3 | 3 | | | 6 |
| Hostel | 10 | 10 | | | 20 |
| Mortgage | 2437 | 2075 | | | 4512 |
| Other | 277 | 298 | | | 575 |
| Owned | 250 | 195 | | | 445 |
| Rented Local Authority | 667 | 632 | | | 1299 |
| Rented Private | 921 | 910 | | | 1831 |
| Residential | 2 | 3 | | | 5 |
| Shared Ownership | 25 | 21 | | | 46 |
| Sheltered Housing | 16 | 12 | | | 28 |
| Social Housing Scheme | 75 | 69 | | | 144 |
| Tenant Purchase | 3 | 6 | | | 9 |
| With Family/Friends | 78 | 73 | | | 151 |
| With Parents | 137 | 111 | | | 248 |
| Total | 4901 | 4418 | | | 9319 |



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

| New Client Primary Income | 2014 |
|--|------|
| Self Employed / Wage / Other / Maintenance | 3349 |
| Social Welfare | 5970 |
| Total | 9319 |



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 | 2597 | 1811 | | |
| Utilities | 1387 | 842 | | |
| Credit Card | 1461 | 963 | | |
| Mortgage | 1193 | 889 | | |
| Hire Purchase Loan | 289 | 219 | | |
| Money Lender | 349 | 234 | | |
| Overdraft | 281 | 181 | | |
| Rent | 149 | 114 | | |
| Catalogue | 240 | 111 | | |
| Fine | 71 | 32 | | |
| Sub Prime | 31 | 20 | | |
| Waste Charges | 33 | 14 | | |