

2015 Q3

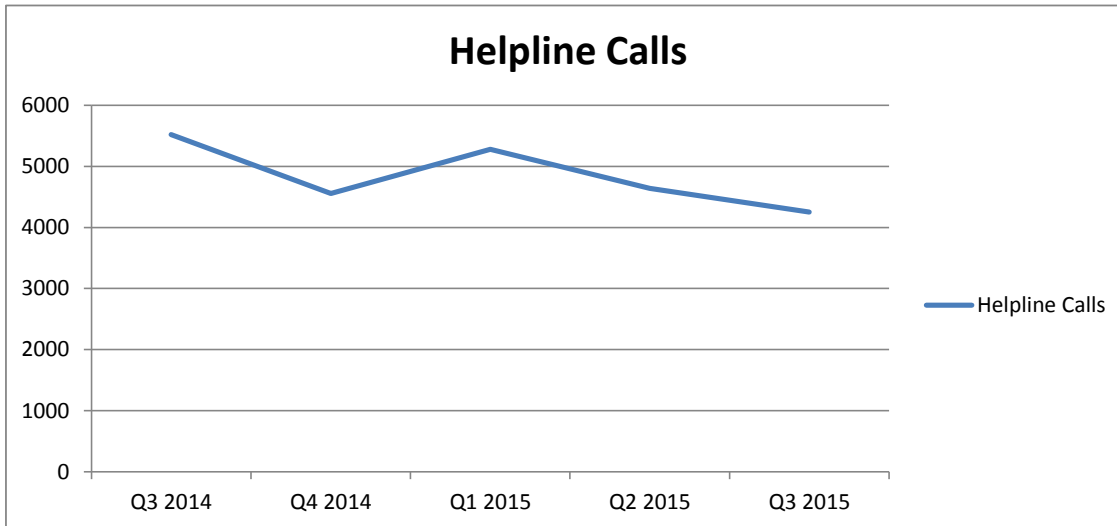
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	136	177	158		471
Budget Negotiable	4752	4375	4028		13155
Information Only	739	644	627		2010
Total	5627	5196	4813		15636

2014 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	221	230	185	150	786
Budget Negotiable	4683	4205	4061	3490	16439
Information Only	878	846	775	688	3187
Total	5782	5281	5021	4328	20412

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	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015
Helpline Calls	5524	4556	5279	4639	4252



¹ MABS Clients are divided into 3 Categories:

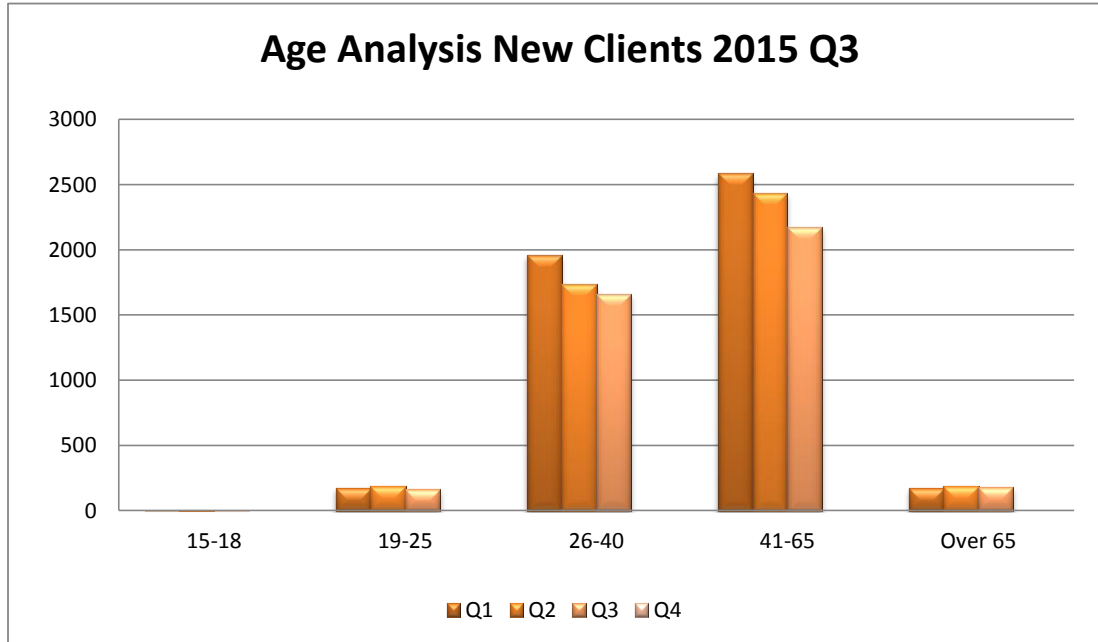
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

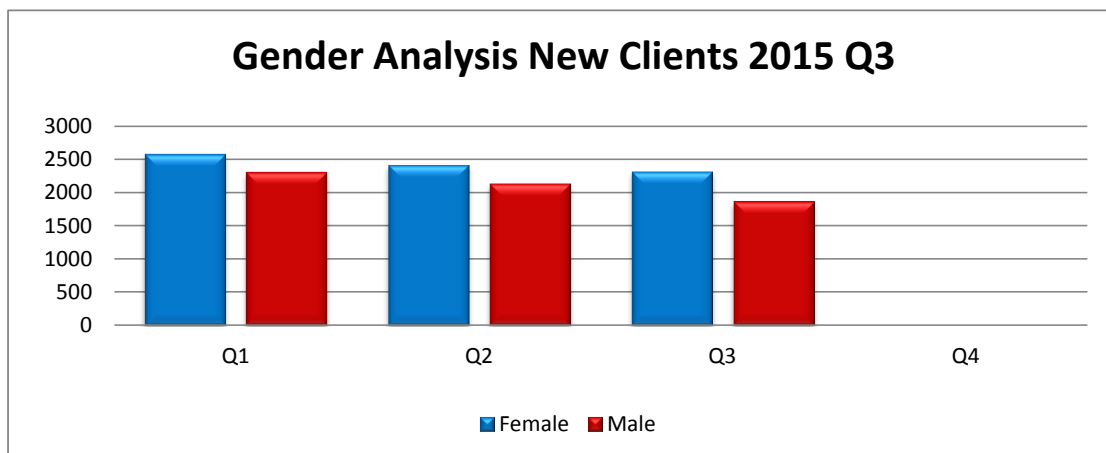
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		4	2	4	10
19-25		174	191	166	531
26-40		1955	1738	1662	5355
41-65		2585	2431	2174	7190
Over 65		170	190	180	540
Total	4888	4552	4186	0	13626



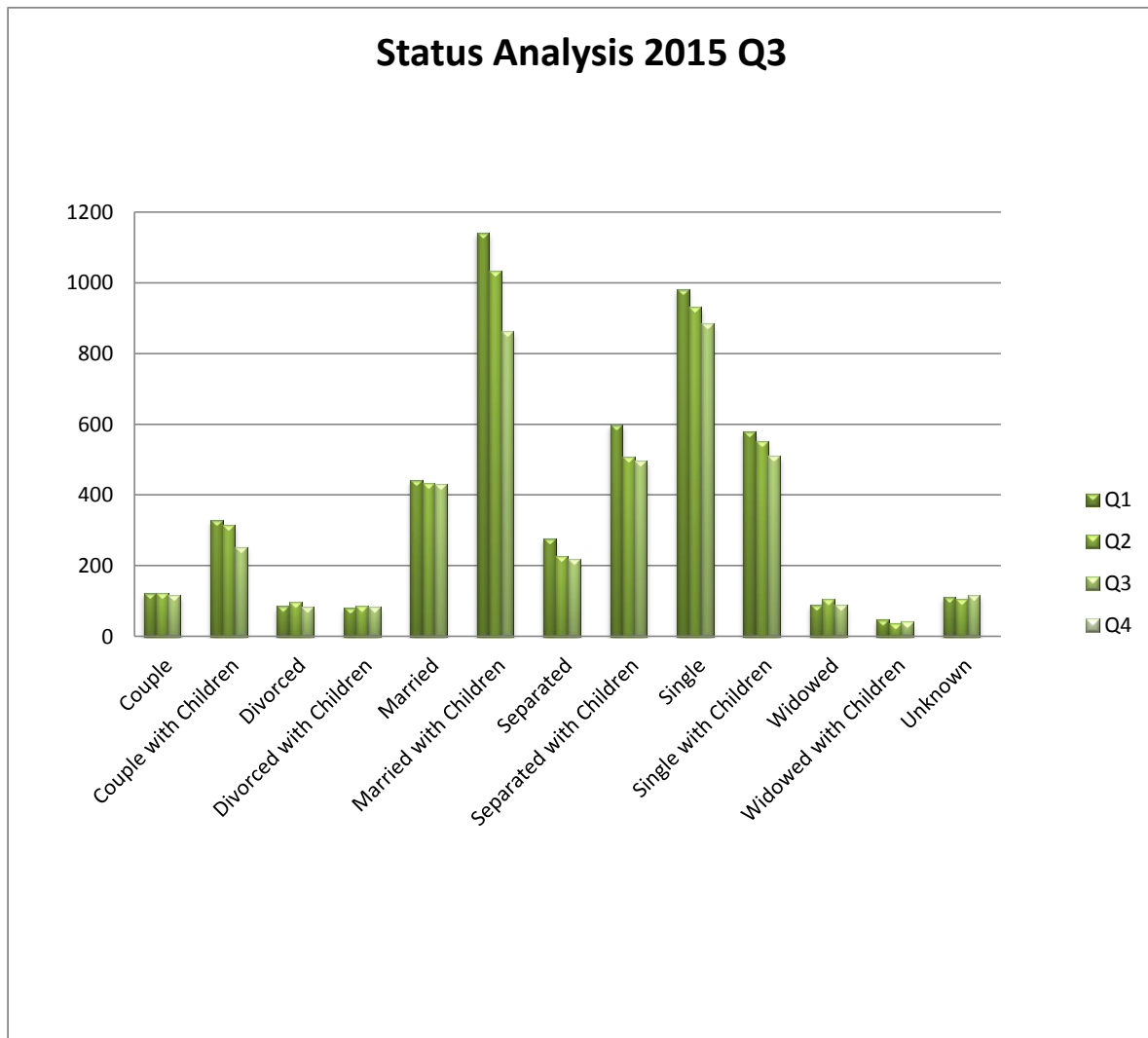
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2581	2418	2320	0	7319
Male	2307	2134	1866	0	6307



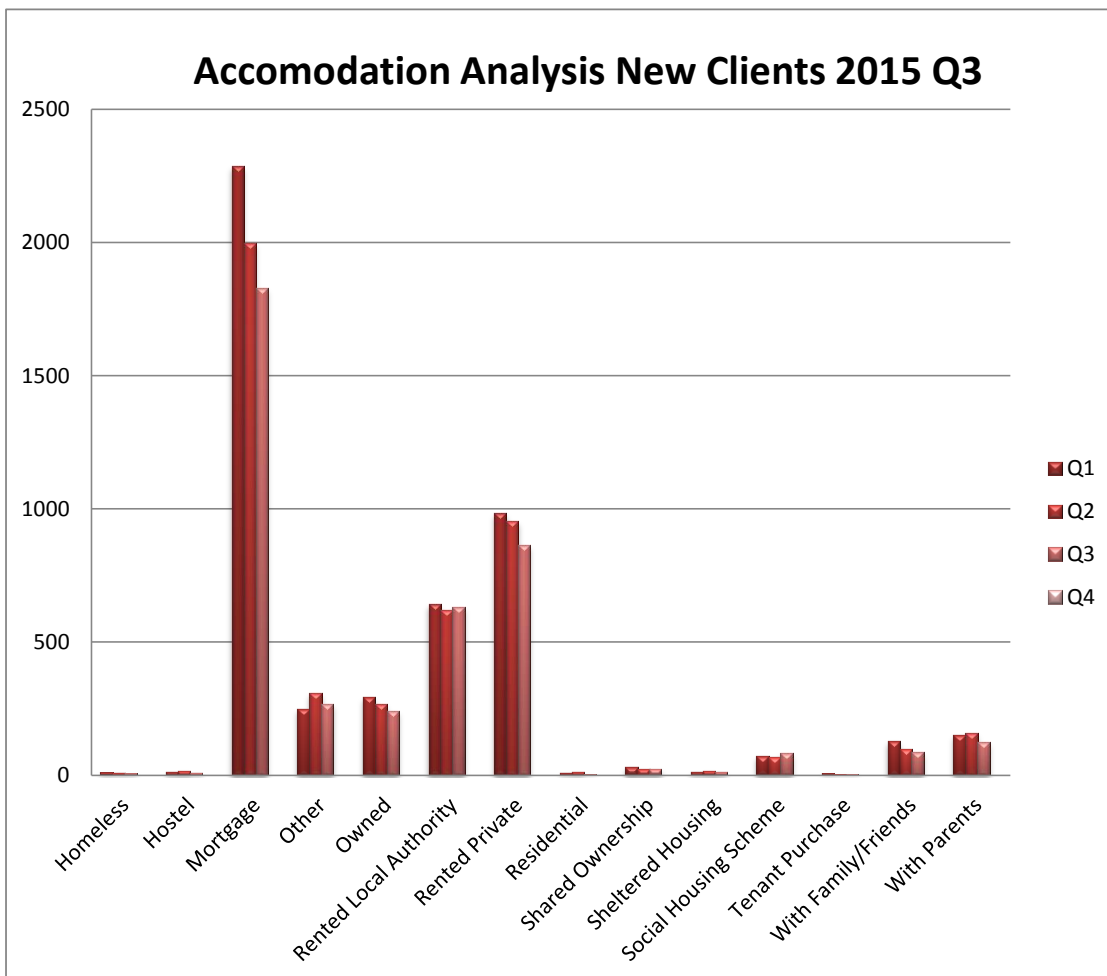
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	123	122	117		362
Couple with Children	328	315	253		896
Divorced	85	97	83		265
Divorced with Children	82	85	83		250
Married	442	433	430		1305
Married with Children	1142	1033	864		3039
Separated	276	228	219		723
Separated with Children	600	508	497		1605
Single	982	931	884		2797
Single with Children	580	552	511		1643
Widowed	90	105	88		283
Widowed with Children	47	38	41		126
Unknown	111	105	116		332
Total	4888	4552	4186	0	13626



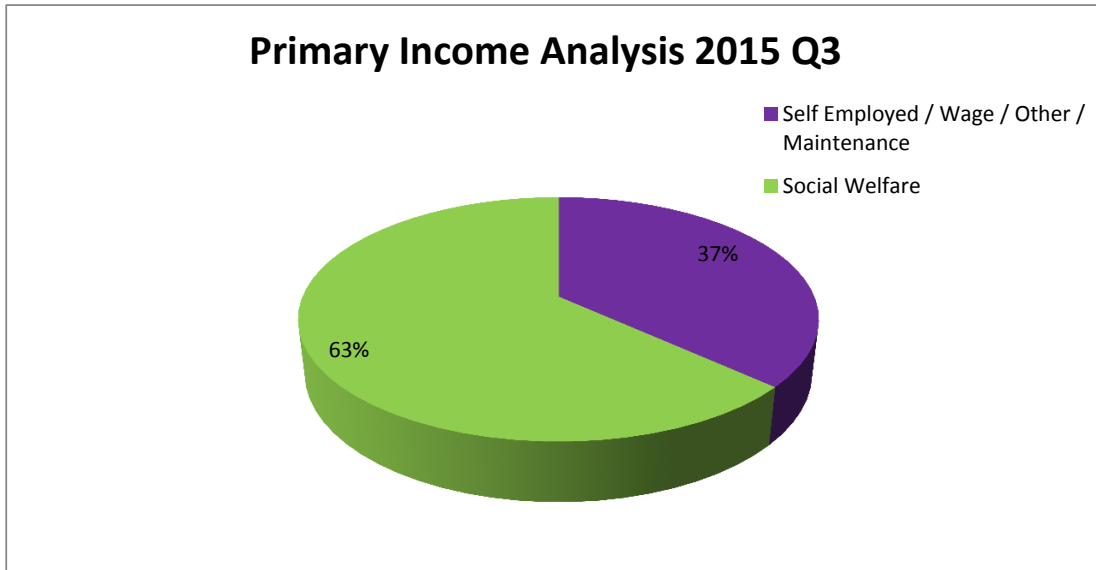
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	10	9	8		27
Hostel	13	16	9		38
Mortgage	2287	1999	1828		6114
Other	250	307	268		825
Owned	294	268	241		803
Rented Local Authority	643	619	630		1892
Rented Private	982	953	863		2798
Residential	9	12	4		25
Shared Ownership	31	24	23		78
Sheltered Housing	13	15	13		41
Social Housing Scheme	71	69	83		223
Tenant Purchase	7	5	5		17
With Family/Friends	127	98	88		313
With Parents	151	158	123		432
Total	4888	4552	4186	0	13626



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

New Client Primary Income	2015
Self Employed / Wage / Other / Maintenance	5004
Social Welfare	8622
Total	13626



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	1931	1455	1375	
Utilities	831	847	797	
Credit Card	1456	1395	893	
Mortgage	1012	886	859	
Hire Purchase Loan	155	106	106	
Money Lender	221	212	161	
Overdraft	208	166	167	
Rent	144	99	83	
Catalogue	94	89	75	
Fine	38	41	40	
Sub Prime	26	14	13	
Waste Charges	7	6	3	