

2011

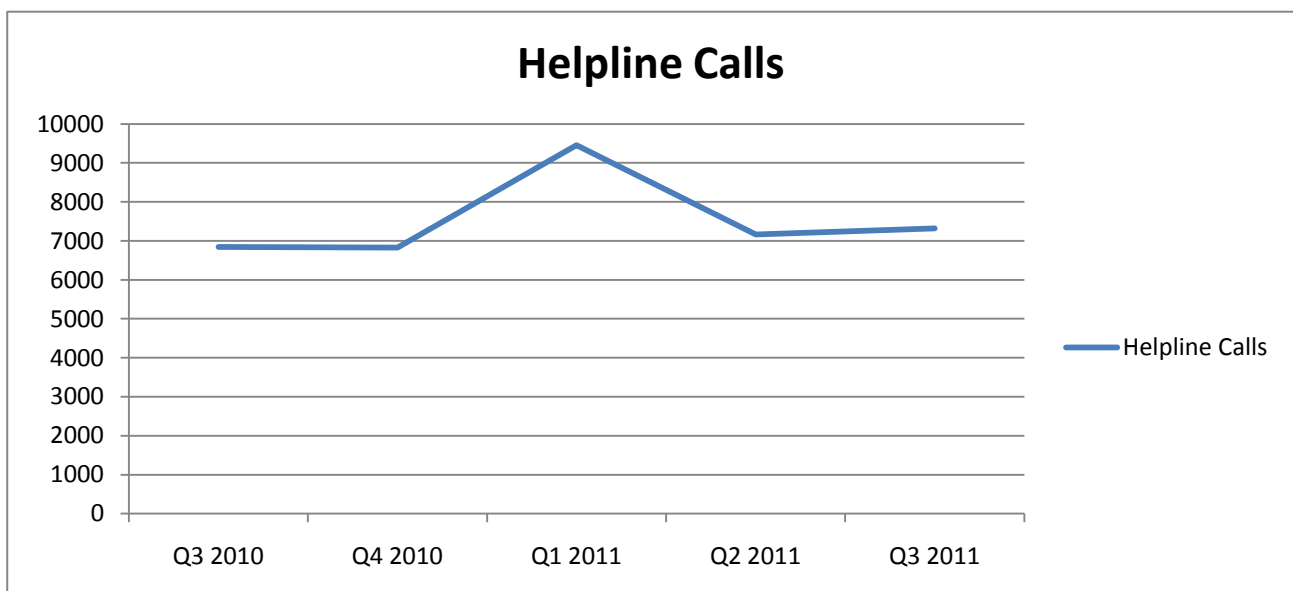
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	698	531	394		1623
Budget Negotiable	5351	5075	5485		15911
Information Only	1157	1100	1305		3562
Total	7206	6706	7184		21096

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	Q3 2010	Q4 2010	Q1 2011	Q2 2011	Q3 2011
Helpline Calls	6843	6824	9457	7163	7323



¹ MABS Clients are divided into 3 Categories:

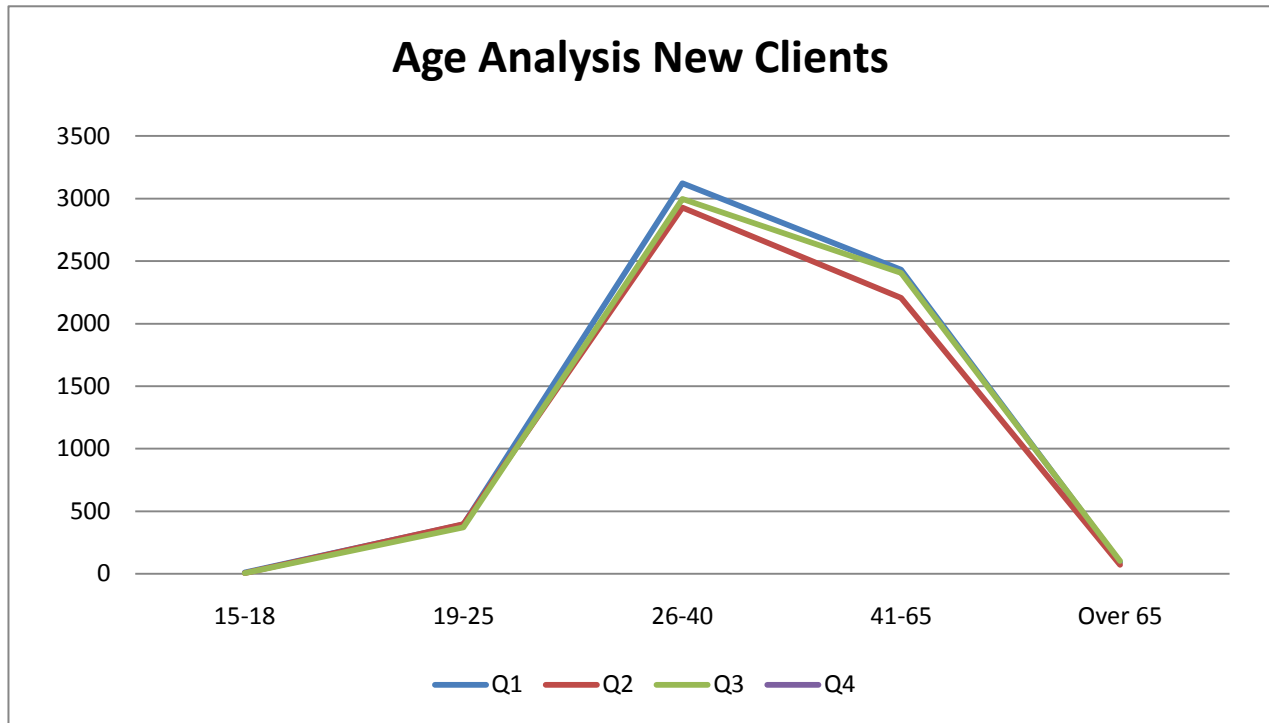
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

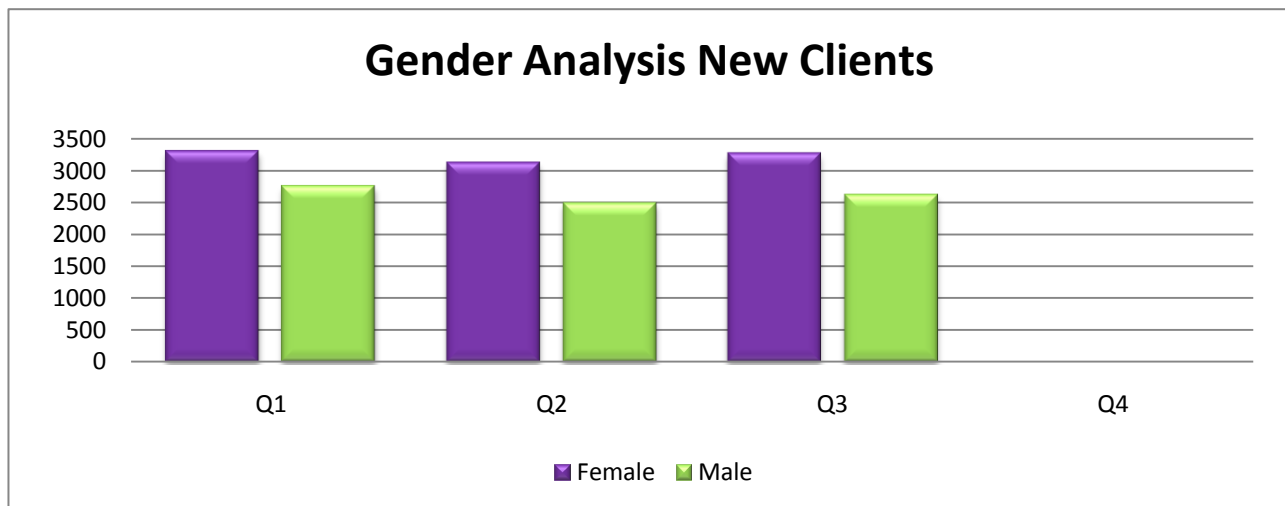
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	9	4	4		17
19-25	393	396	370		1159
26-40	3123	2928	2997		9048
41-65	2431	2207	2406		7044
Over 65	93	71	102		266
Total	6049	5606	5879	0	17534



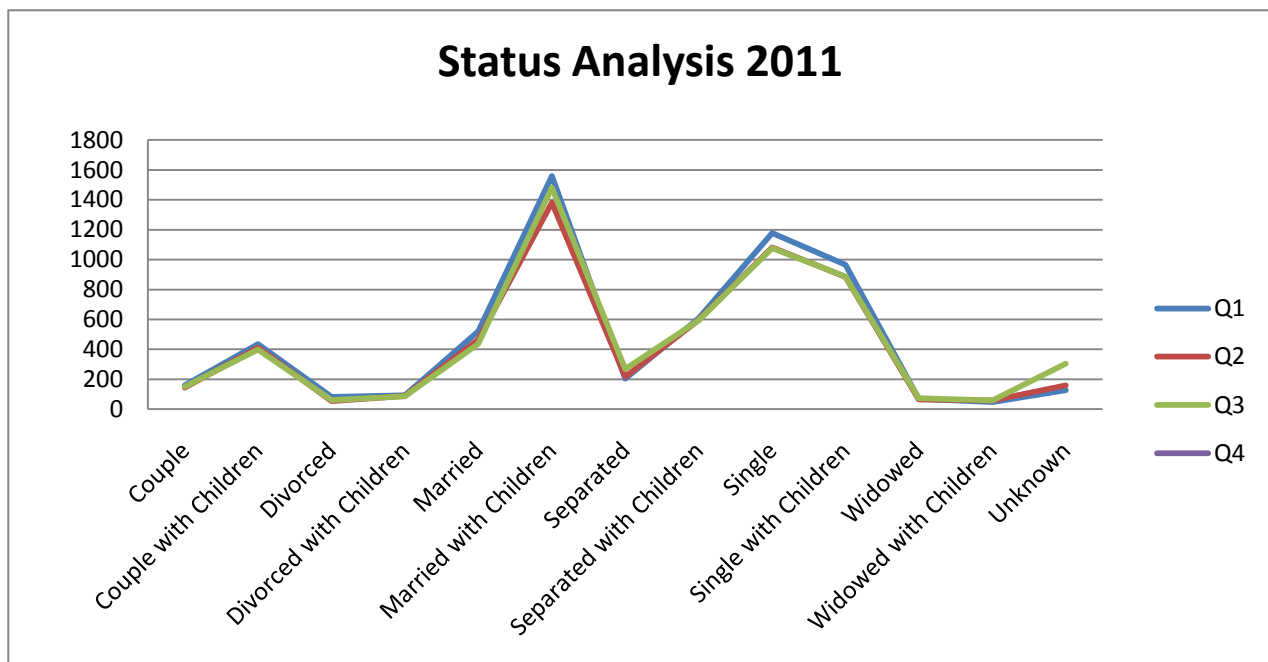
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3304	3125	3269		9698
Male	2745	2481	2610		7836



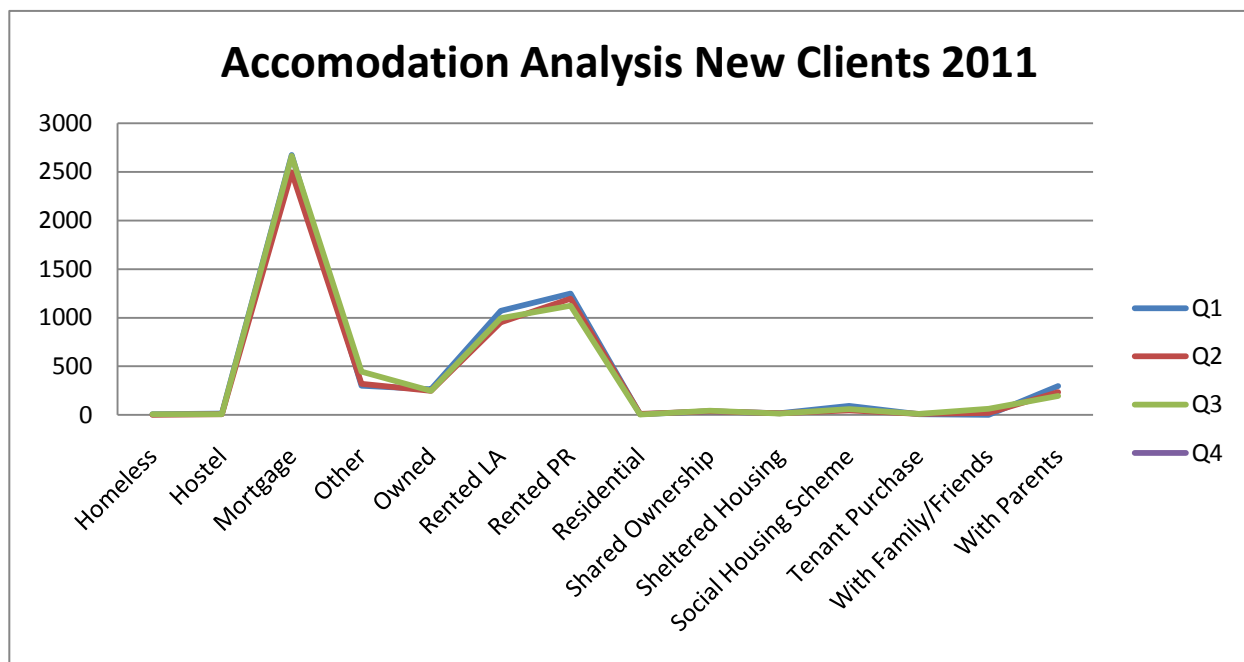
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	158	143	151		452
Couple with Children	436	412	399		1247
Divorced	83	55	61		199
Divorced with Children	92	88	86		266
Married	521	465	438		1424
Married with Children	1558	1382	1482		4422
Separated	204	217	268		689
Separated with Children	606	595	593		1794
Single	1178	1082	1077		3337
Single with Children	967	885	886		2738
Widowed	70	65	74		209
Widowed with Children	48	59	59		166
Unknown	128	158	305		591
Total	6049	5606	5879	0	17534



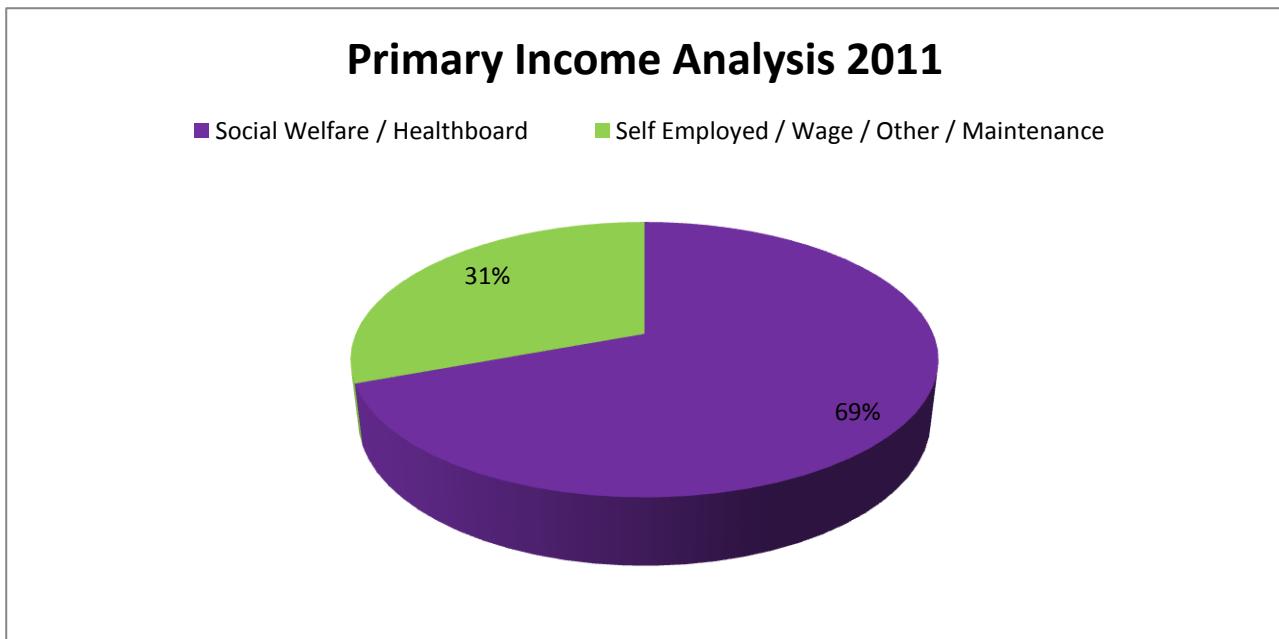
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	8	2	8		18
Hostel	15	8	8		31
Mortgage	2673	2495	2662		7830
Other	301	321	446		1068
Owned	264	248	247		759
Rented LA	1072	953	995		3020
Rented PR	1250	1197	1122		3569
Residential	7	11	4		22
Shared Ownership	39	39	43		121
Sheltered Housing	19	18	15		52
Social Housing Scheme	92	46	60		198
Tenant Purchase	8	10	11		29
With Family/Friends	2	22	63		87
With Parents	299	236	195		730
Total	6049	5606	5879	0	17534



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

New Client Primary Income	2011
Social Welfare / Healthboard	12154
Self Employed / Wage / Other / Maintenance	5380
Total	17534



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	2972	
Utilities	1547	1527	1591	
Credit Card	1478	1243	1684	
Mortgage	726	624	781	
Hire Purchase Loan	311	297	336	
Money Lender	219	272	340	
Overdraft	247	206	276	
Rent	152	144	150	
Catalogue	206	149	165	
Fine	30	32	54	
Sub Prime	45	44	44	
Waste Charges	42	38	42	