

2011 Q4

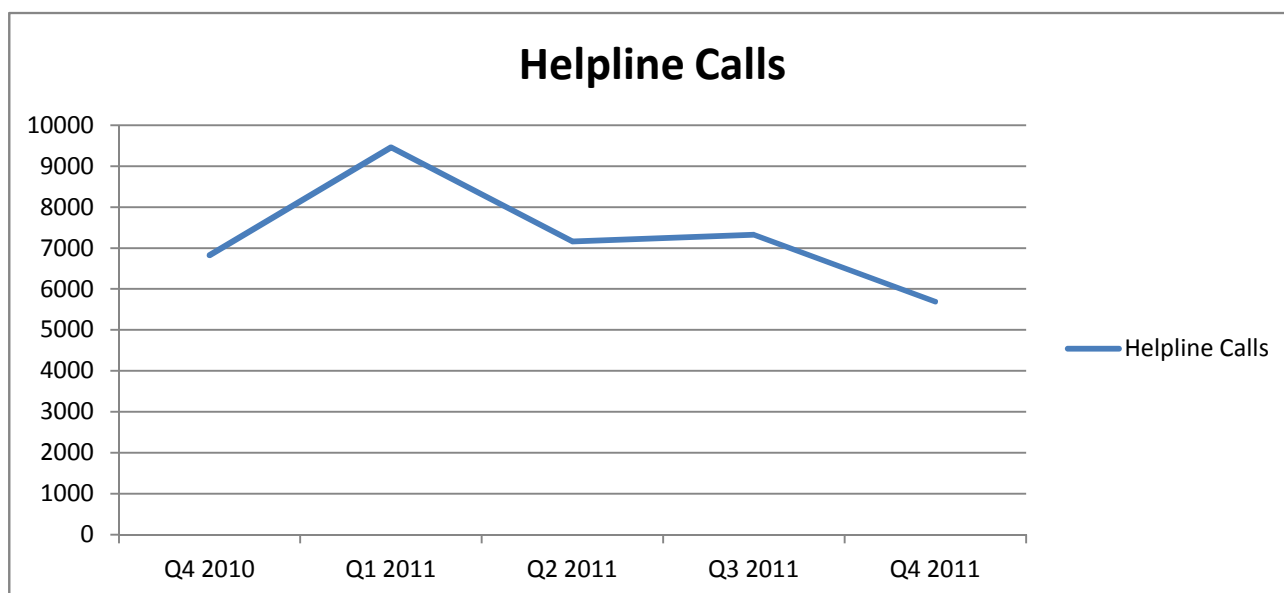
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	716	579	509	291	2095
Budget Negotiable	5333	5033	5409	4592	20367
Information Only	1159	1124	1275	861	4419
Total	7208	6736	7193	5744	26881

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 0761 07 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	Q4 2010	Q1 2011	Q2 2011	Q3 2011	Q4 2011
Helpline Calls	6824	9457	7163	7323	5693



¹ MABS Clients are divided into 3 Categories:

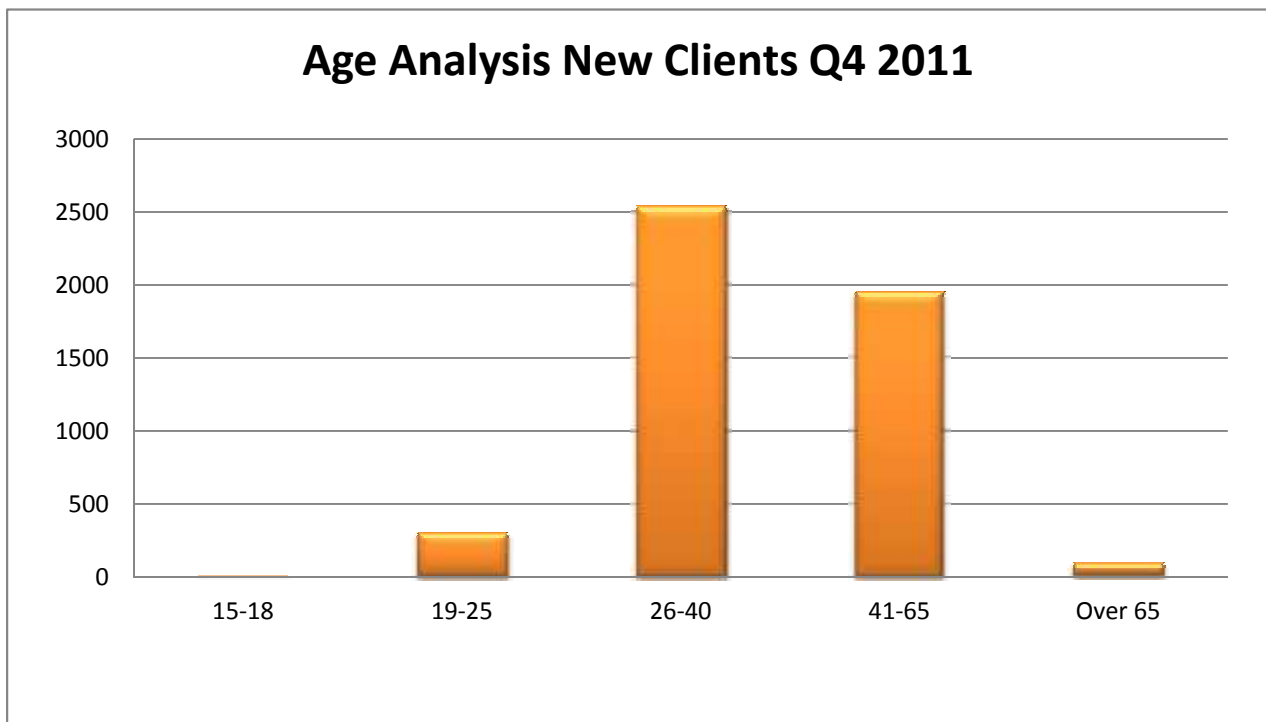
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

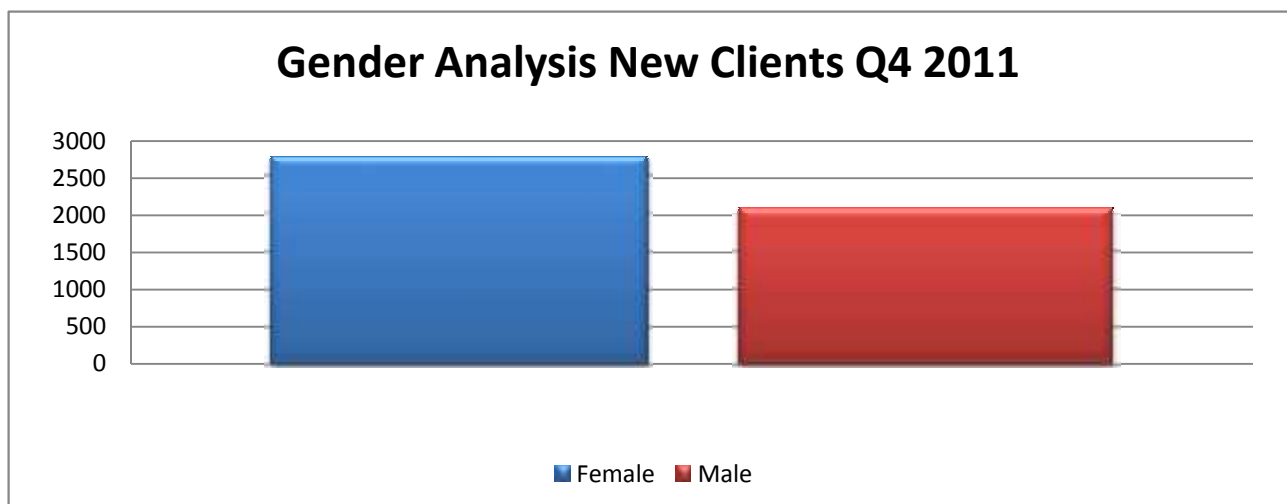
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		9	4	4	5	22
19-25	393	394	379	300	1466	
26-40	3125	2930	3016	2538	11609	
41-65	2429	2212	2422	1952	9015	
Over 65	93	72	97	88	350	
Total	6049	5612	5918	4883	22462	



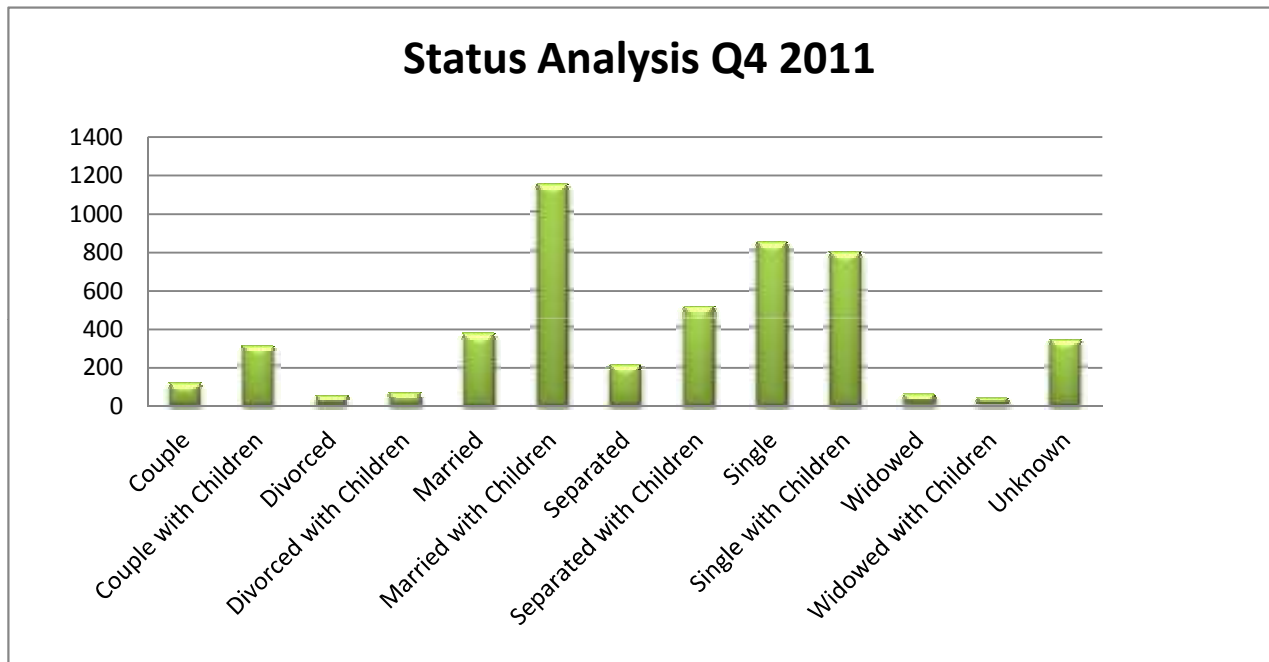
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3301	3126	3299	2790	12516
Male	2748	2486	2619	2093	9946



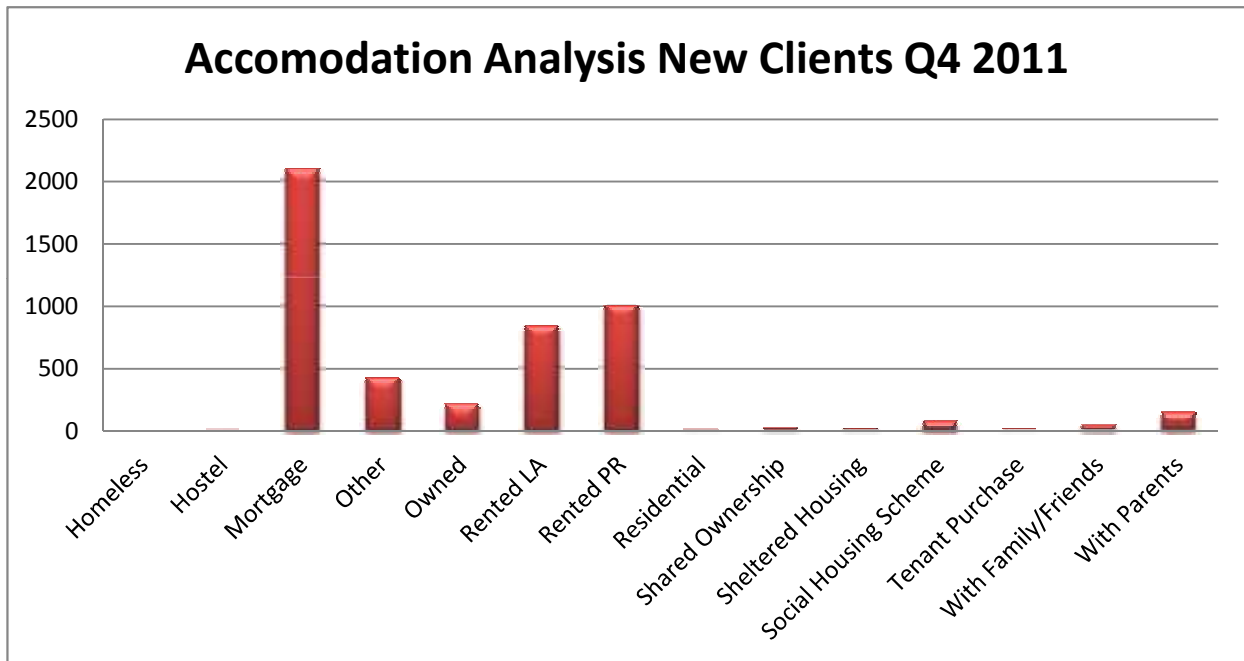
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	158	143	154	117	572
Couple with Children	437	414	411	309	1571
Divorced	83	55	60	53	251
Divorced with Children	92	87	89	67	335
Married	521	468	439	373	1801
Married with Children	1562	1380	1506	1152	5600
Separated	205	218	269	211	903
Separated with Children	604	597	607	517	2325
Single	1176	1083	1082	849	4190
Single with Children	966	887	902	795	3550
Widowed	70	65	76	59	270
Widowed with Children	48	58	58	37	201
Unknown	127	157	265	344	893
Total	6049	5612	5918	4883	22462



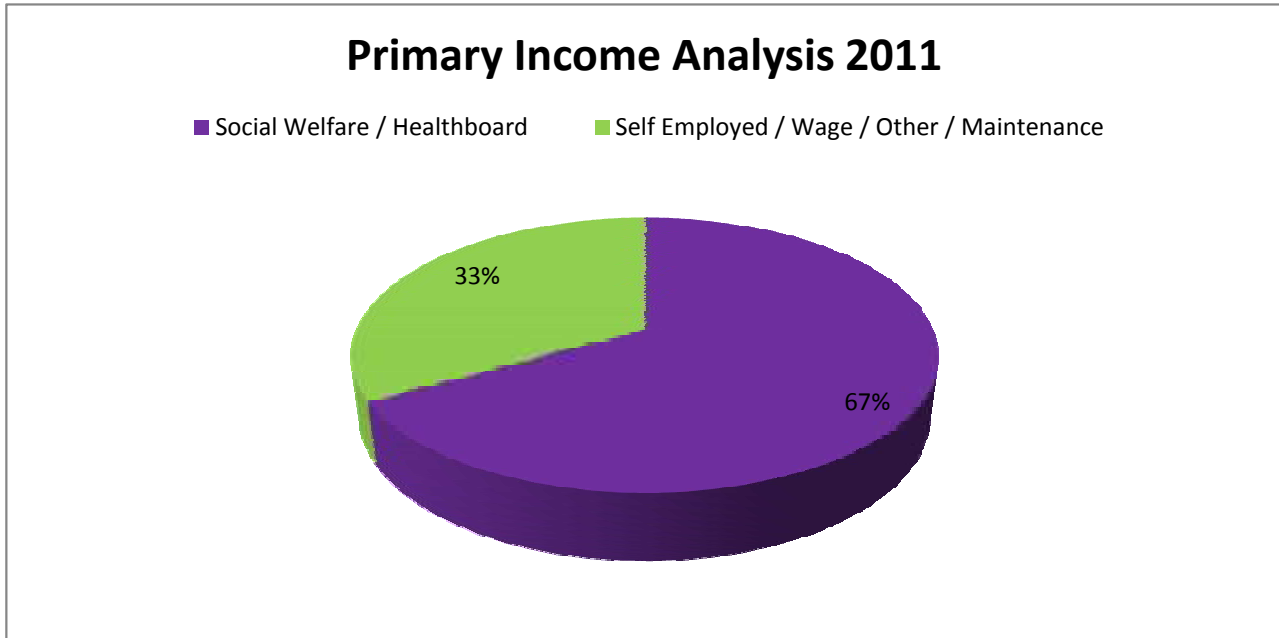
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	8	2	8	0	18
Hostel	15	8	8	3	34
Mortgage	2672	2496	2690	2099	9957
Other	299	317	412	422	1450
Owned	266	248	253	211	978
Rented LA	1071	955	1010	837	3873
Rented PR	1252	1197	1133	1002	4584
Residential	6	11	4	4	25
Shared Ownership	39	39	47	21	146
Sheltered Housing	19	18	16	13	66
Social Housing Scheme	92	48	61	75	276
Tenant Purchase	8	13	11	8	40
With Family/Friends	2	22	66	47	137
With Parents	300	238	199	141	878
Total	6049	5612	5918	4883	22462



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

New Client Primary Income	2011
Social Welfare / Healthboard	14995
Self Employed / Wage / Other / Maintenance	7467
Total	22462



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	2735	1988
Utilities	1547	1527	1798	1277
Credit Card	1478	1243	1566	1145
Mortgage	726	624	925	695
Hire Purchase Loan	311	297	309	244
Money Lender	219	272	281	194
Overdraft	247	206	248	169
Rent	152	144	199	127
Catalogue	206	149	184	159
Fine	30	32	34	47
Sub Prime	45	44	38	39
Waste Charges	42	38	49	32