

2010

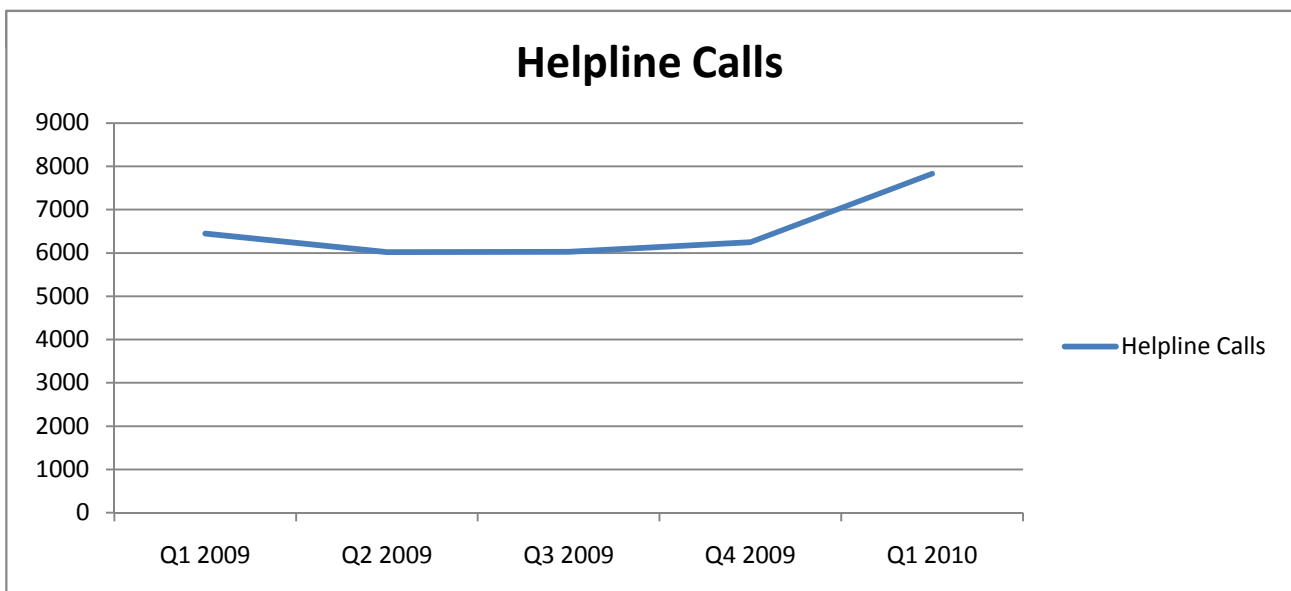
| Scheme ¹ | Q1 | Q2 | Q3 | Q4 | Total |
|---------------------|-------------|----------|----------|----------|-------------|
| Special Account | 547 | 0 | 0 | 0 | 547 |
| Budget Negotiable | 5003 | 0 | 0 | 0 | 5003 |
| Information Only | 903 | 0 | 0 | 0 | 903 |
| Total | 6453 | 0 | 0 | 0 | 6453 |

| 2009 Scheme Data | Q1 | Q2 | Q3 | Q4 | Total |
|-------------------|-------------|-------------|-------------|-------------|--------------|
| Special Account | 852 | 673 | 670 | 423 | 2618 |
| Budget Negotiable | 4438 | 3989 | 4174 | 3875 | 16476 |
| Information Only | 945 | 947 | 1021 | 955 | 3868 |
| Total | 6235 | 5609 | 5865 | 5253 | 22962 |

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 | Q1 2009 | Q2 2009 | Q3 2009 | Q4 2009 | Q1 2010 |
|----------------|---------|---------|---------|---------|---------|
| Helpline Calls | 6450 | 6016 | 6024 | 6247 | 7828 |



¹ MABS Clients are divided into 3 Categories:

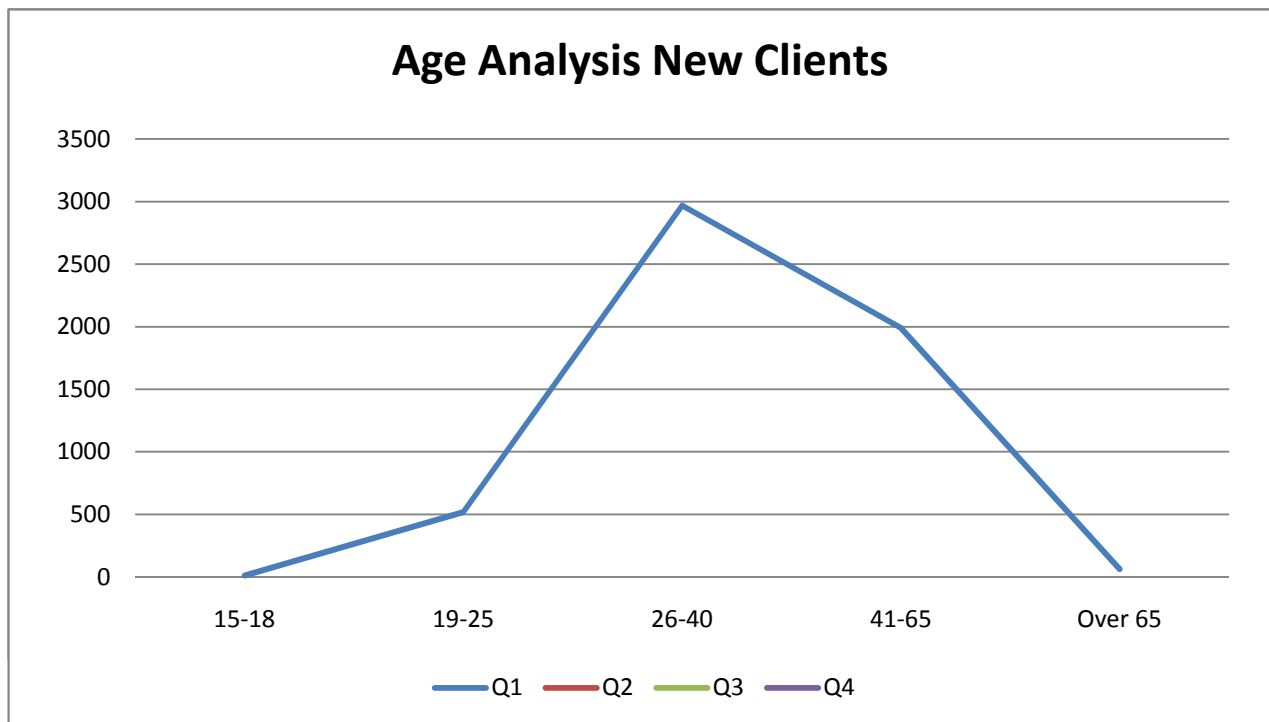
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

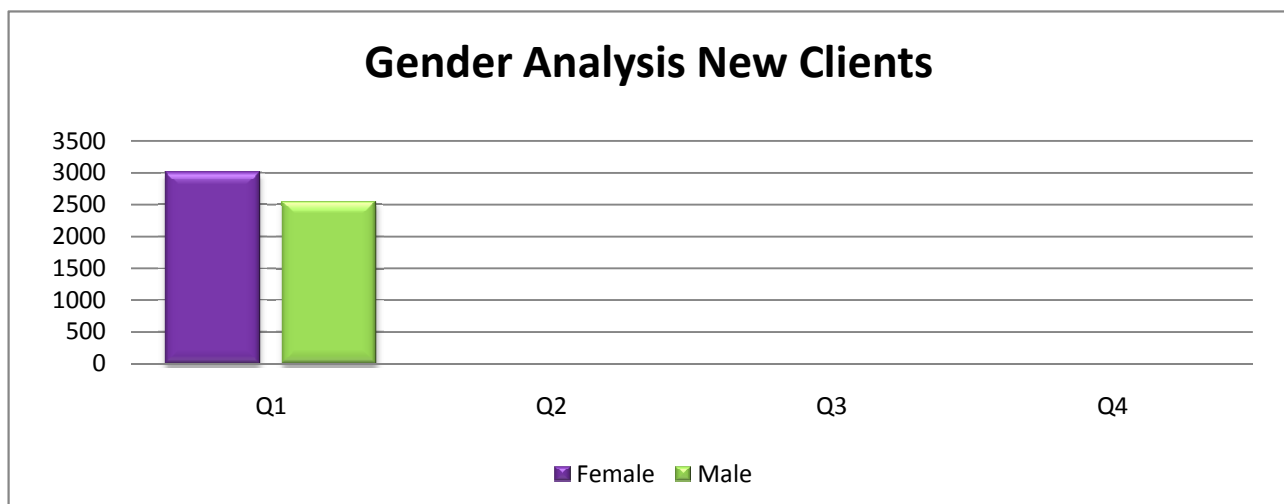
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Age Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|--------------------------|----|-------------|----|----|-------------|
| 15-18 | | 11 | | | 11 |
| 19-25 | | 518 | | | 518 |
| 26-40 | | 2968 | | | 2968 |
| 41-65 | | 1992 | | | 1992 |
| Over 65 | | 61 | | | 61 |
| Total | | 5550 | | | 5550 |



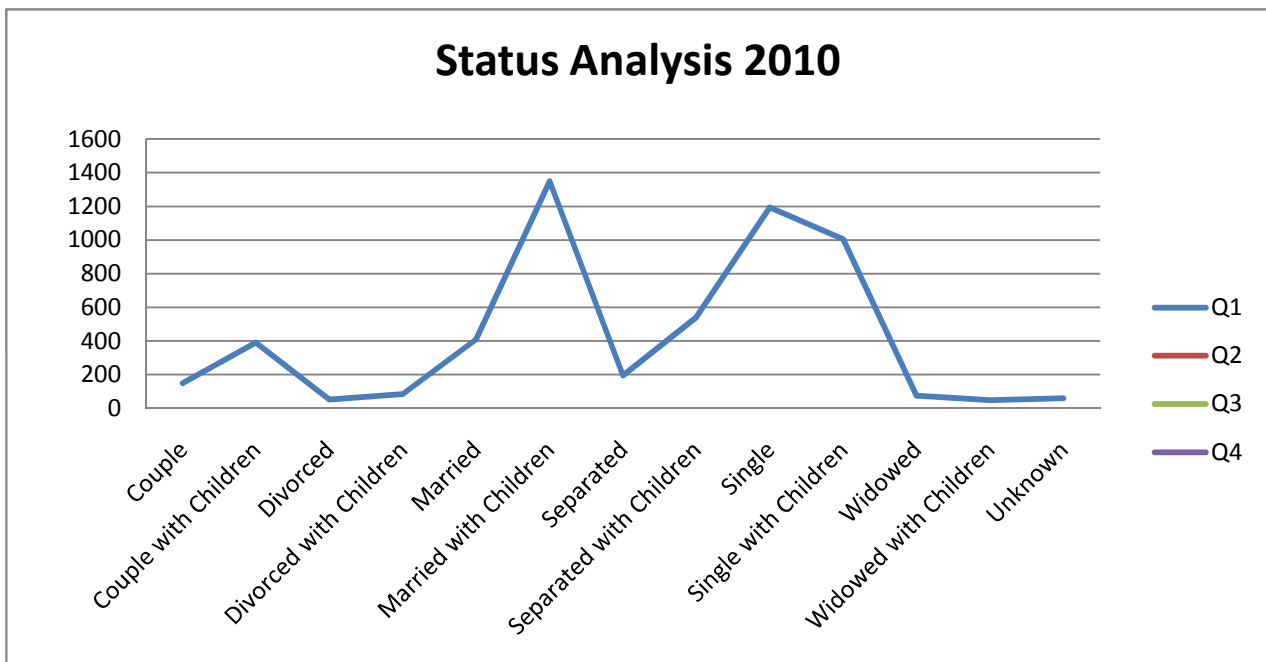
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

| New Clients Gender Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|-----------------------------|------|----|----|----|-------|
| Female | 2999 | 0 | 0 | 0 | 2999 |
| Male | 2551 | 0 | 0 | 0 | 2551 |



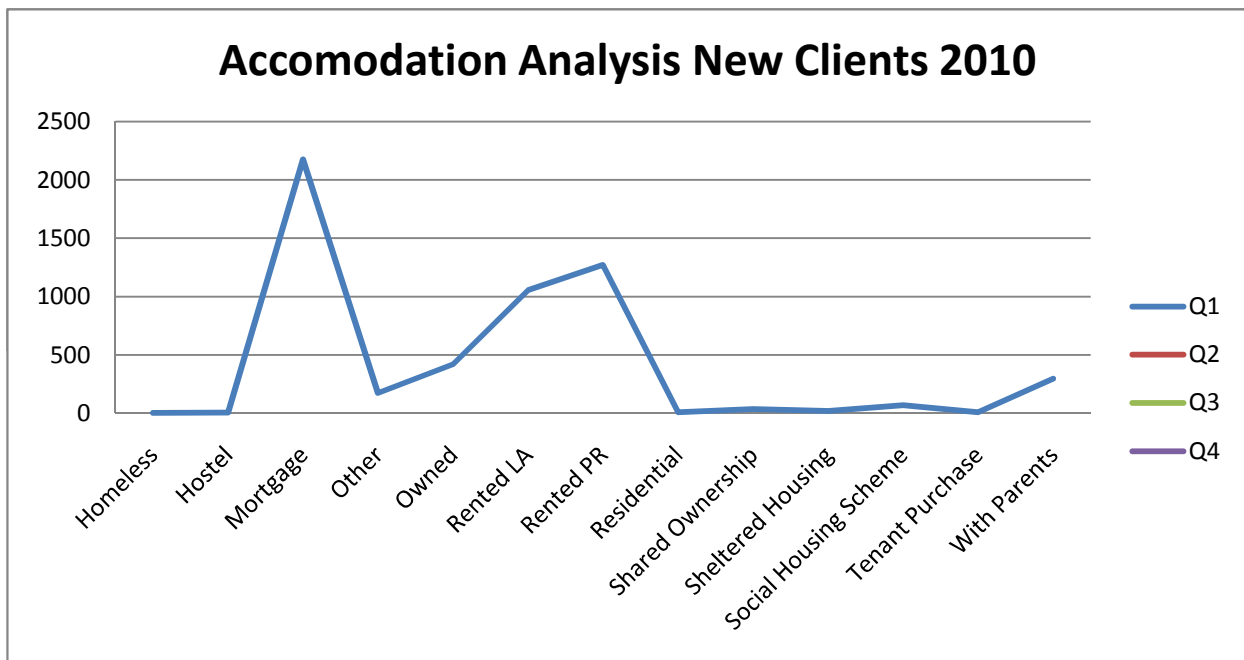
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Status Analysis | Q1 | Q2 | Q3 | Q4 | Total |
|----------------------------|-------------|----------|----------|----------|-------------|
| Couple | 149 | | | | 149 |
| Couple with Children | 390 | | | | 390 |
| Divorced | 52 | | | | 52 |
| Divorced with Children | 84 | | | | 84 |
| Married | 410 | | | | 410 |
| Married with Children | 1349 | | | | 1349 |
| Separated | 194 | | | | 194 |
| Separated with Children | 541 | | | | 541 |
| Single | 1194 | | | | 1194 |
| Single with Children | 1005 | | | | 1005 |
| Widowed | 74 | | | | 74 |
| Widowed with Children | 48 | | | | 48 |
| Unknown | 60 | | | | 60 |
| Total | 5550 | 0 | 0 | 0 | 5550 |



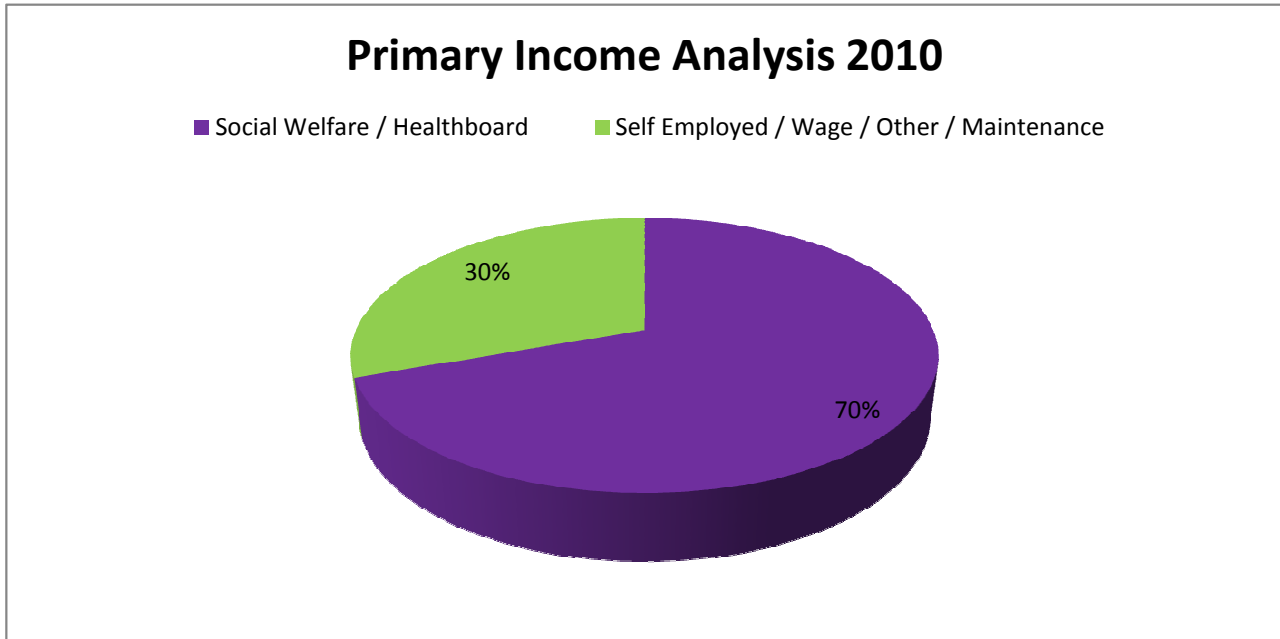
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

| New Client Accomodation Type | Q1 | Q2 | Q3 | Q4 | Total |
|------------------------------|-------------|----------|----------|----------|-------------|
| Homeless | 5 | | | | 5 |
| Hostel | 7 | | | | 7 |
| Mortgage | 2175 | | | | 2175 |
| Other | 173 | | | | 173 |
| Owned | 422 | | | | 422 |
| Rented LA | 1054 | | | | 1054 |
| Rented PR | 1271 | | | | 1271 |
| Residential | 9 | | | | 9 |
| Shared Ownership | 37 | | | | 37 |
| Sheltered Housing | 21 | | | | 21 |
| Social Housing Scheme | 69 | | | | 69 |
| Tenant Purchase | 9 | | | | 9 |
| With Parents | 298 | | | | 298 |
| Total | 5550 | 0 | 0 | 0 | 5550 |



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

| New Client Primary Income | 2010 |
|--|-------------|
| Social Welfare / Healthboard | 3858 |
| Self Employed / Wage / Other / Maintenance | 1692 |
| Total | 5550 |



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 | 3098 | | | |
| Utilities | 1988 | | | |
| Credit Card | 1728 | | | |
| Mortgage | 656 | | | |
| Hire Purchase Loan | 466 | | | |
| Money Lender | 425 | | | |
| Overdraft | 318 | | | |
| Rent | 211 | | | |
| Catalogue | 120 | | | |
| Fine | 96 | | | |
| Sub Prime | 78 | | | |
| Waste Charges | 43 | | | |