

2012 Q3

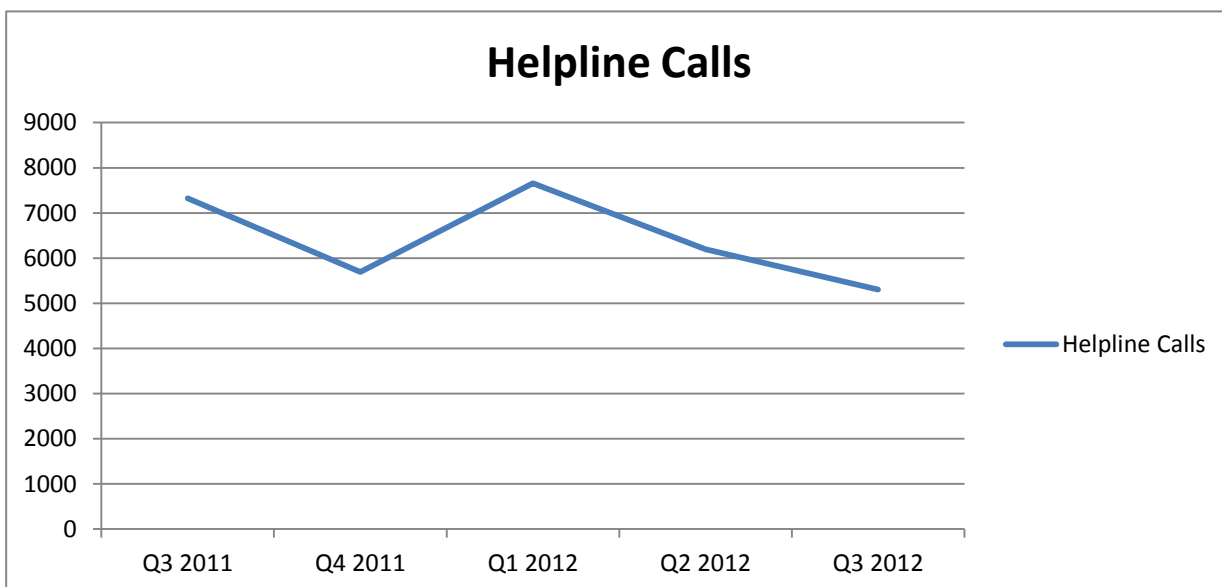
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	489	404	237		1130
Budget Negotiable	6055	5327	4859		16241
Information Only	1091	1139	1022		3252
Total	7635	6870	6118		20623

2011 Scheme Data	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

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 2011	Q4 2011	Q1 2012	Q2 2012	Q3 2012
Helpline Calls	7323	5693	7657	6197	5304



¹ MABS Clients are divided into 3 Categories:

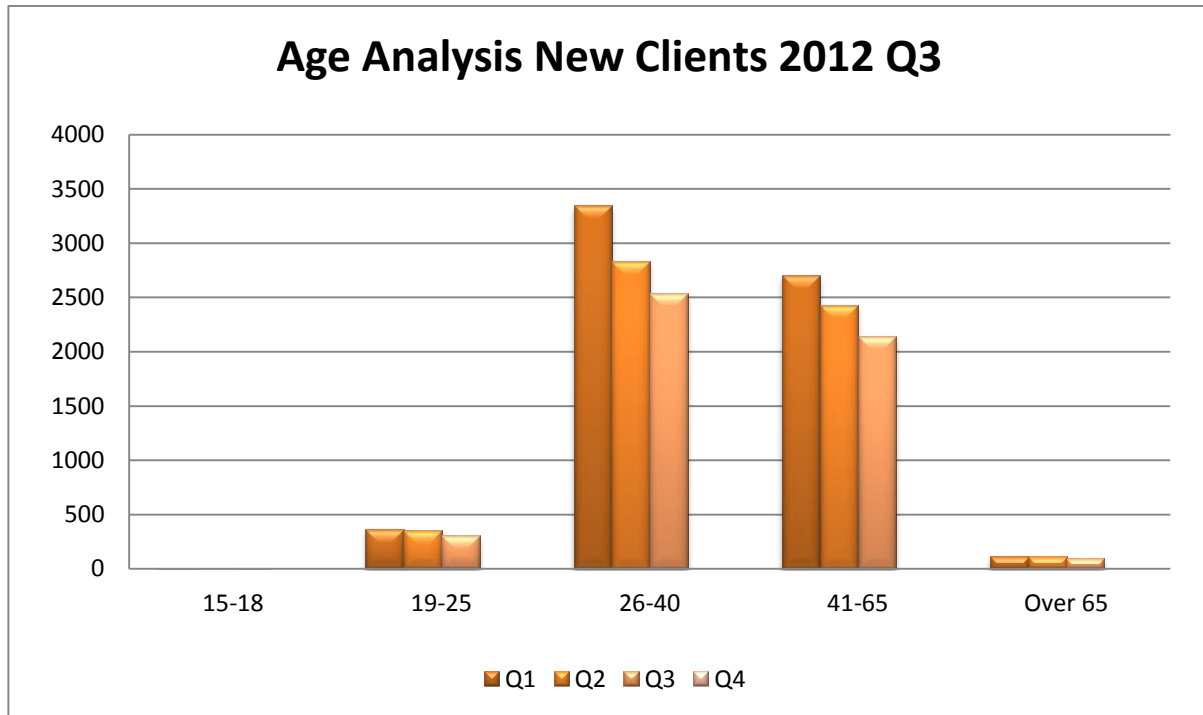
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

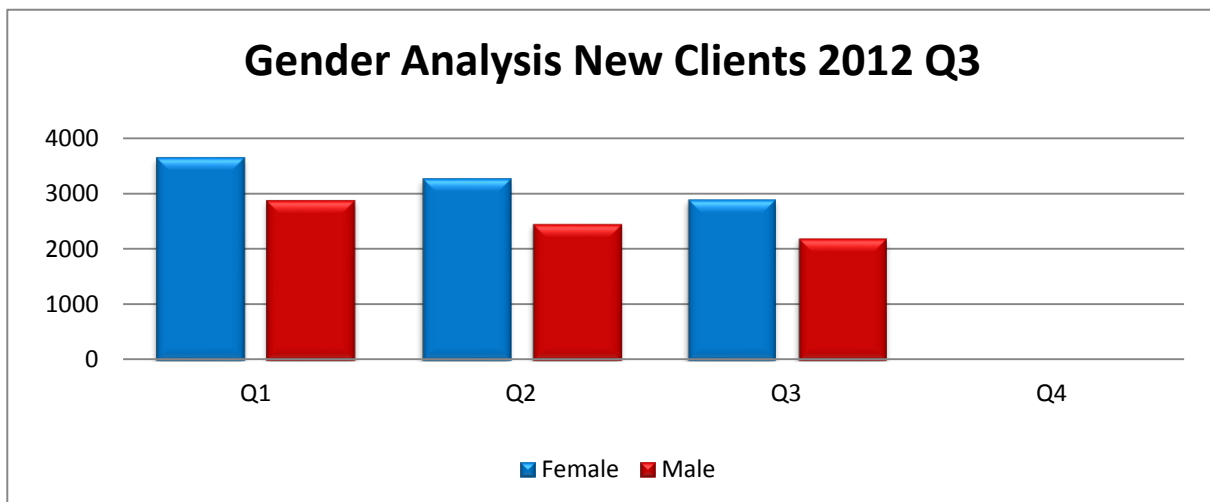
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		7	6	8	21
19-25	367	353	306		1026
26-40	3353	2832	2541		8726
41-65	2702	2429	2141		7272
Over 65	115	111	100		326
Total	6544	5731	5096		17371



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

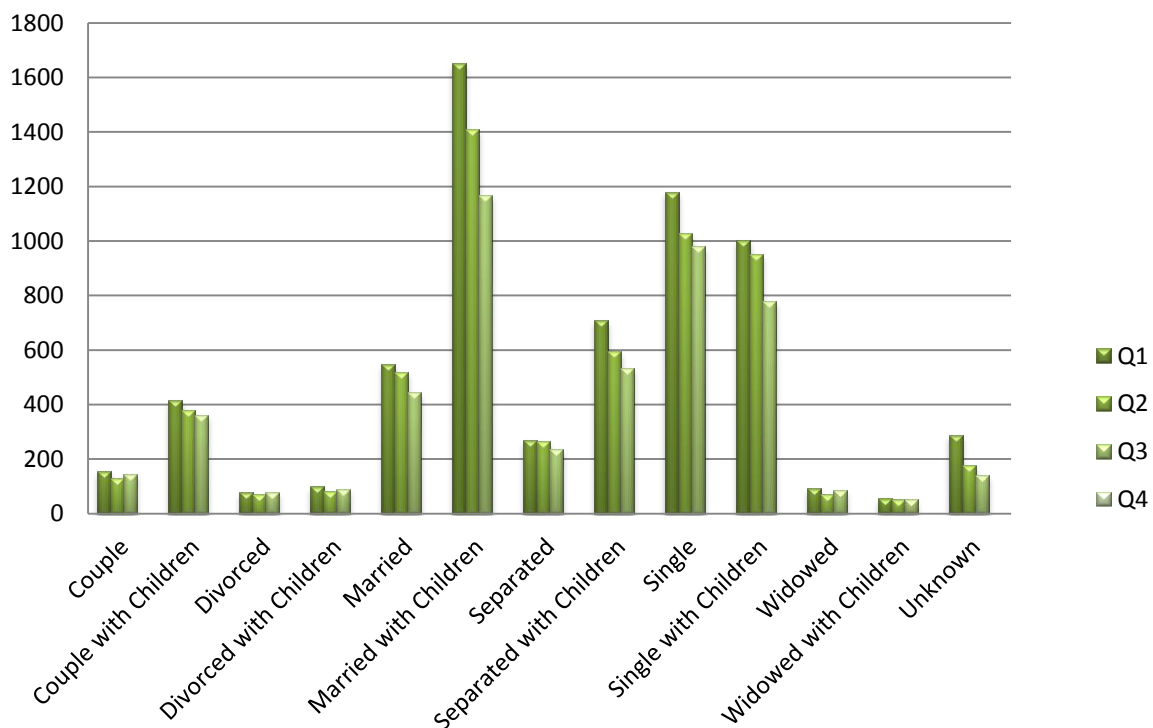
New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3657	3275	2898		9830
Male	2887	2456	2198		7541



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

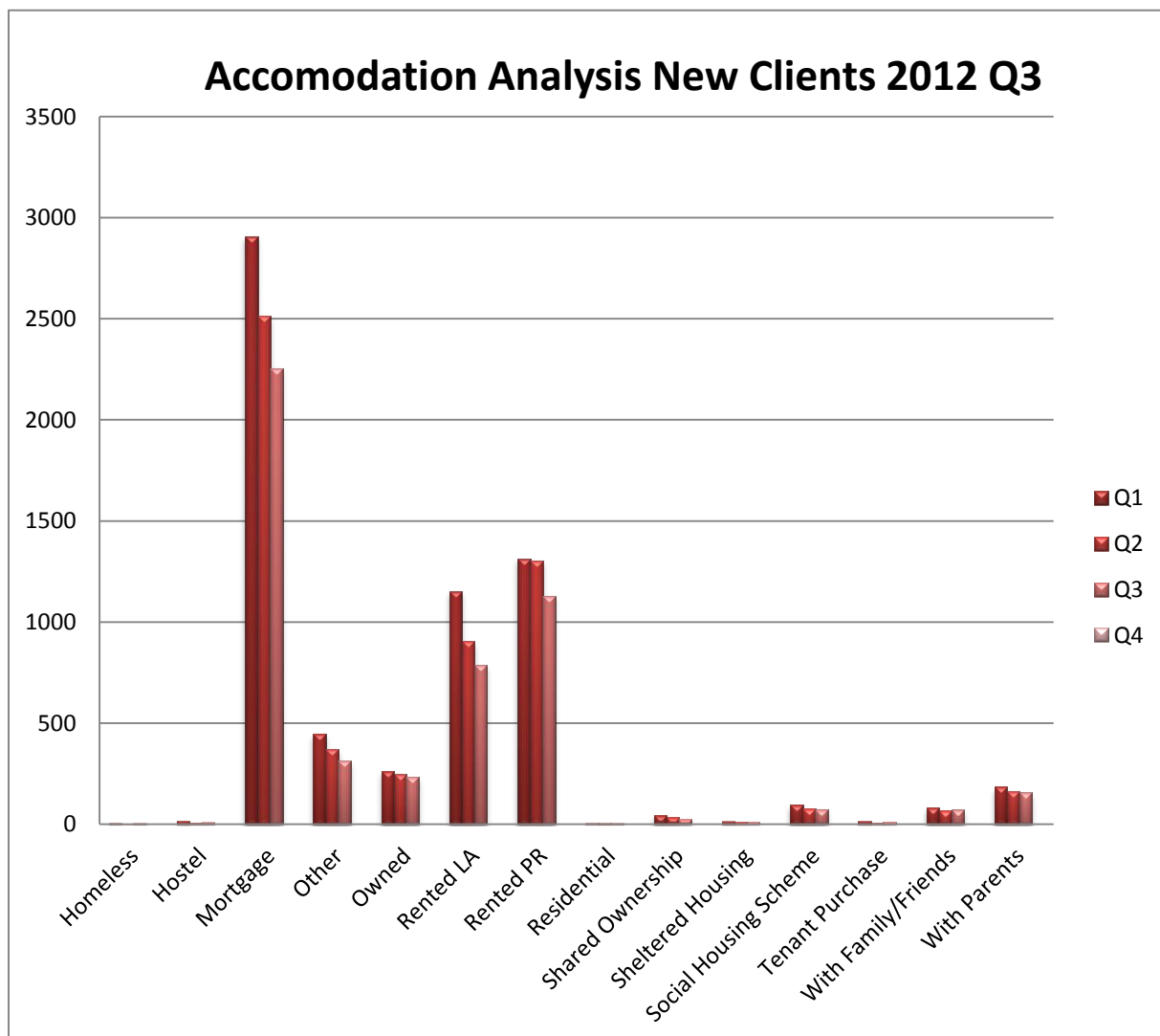
New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	156	129	146		431
Couple with Children	415	381	362		1158
Divorced	79	71	78		228
Divorced with Children	100	83	90		273
Married	547	519	444		1510
Married with Children	1652	1408	1169		4229
Separated	269	266	235		770
Separated with Children	709	596	533		1838
Single	1178	1027	981		3186
Single with Children	1004	951	780		2735
Widowed	92	71	86		249
Widowed with Children	55	53	52		160
Unknown	288	176	140		604
Total	6544	5731	5096		17371

Status Analysis 2012 Q3



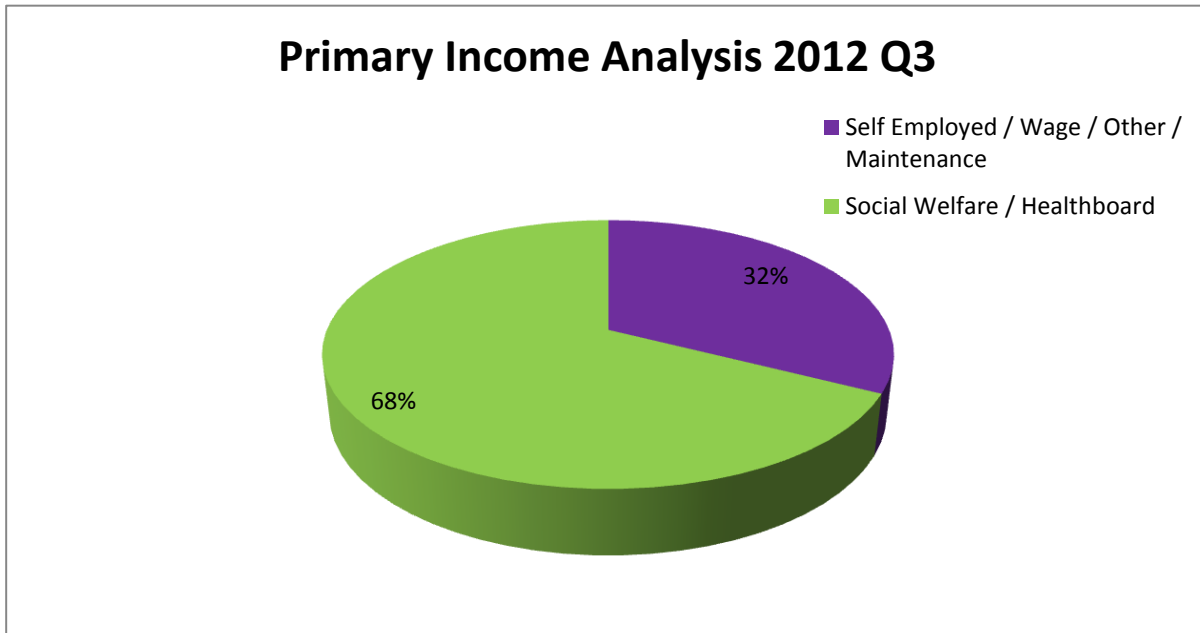
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	5	2	6		13
Hostel	18	9	10		37
Mortgage	2906	2516	2256		7678
Other	448	373	313		1134
Owned	262	248	235		745
Rented LA	1153	907	788		2848
Rented PR	1312	1303	1130		3745
Residential	5	6	6		17
Shared Ownership	45	36	27		108
Sheltered Housing	14	13	12		39
Social Housing Scheme	96	78	74		248
Tenant Purchase	15	9	13		37
With Family/Friends	81	67	71		219
With Parents	184	164	155		503
Total	6544	5731	5096		17371



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

New Client Primary Income	2012
Self Employed / Wage / Other / Maintena	5638
Social Welfare / Healthboard	11733
Total	17371



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	2805	2345	2637	
Utilities	1628	1593	1445	
Credit Card	1525	1262	1323	
Mortgage	952	803	1095	
Hire Purchase Loan	328	285	337	
Money Lender	338	272	280	
Overdraft	270	222	264	
Rent	146	148	163	
Catalogue	152	178	138	
Fine	91	53	54	
Sub Prime	43	40	62	
Waste Charges	30	26	10	