

2013 Q4

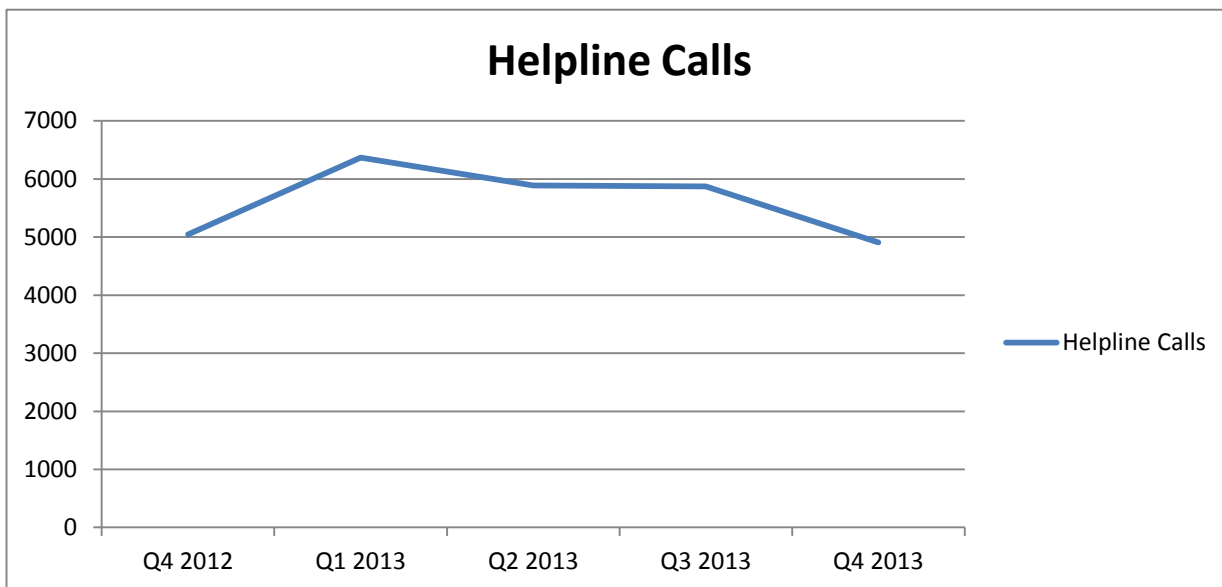
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	356	255	227	230	1068
Budget Negotiable	5423	5265	4766	4030	19484
Information Only	975	963	1023	864	3825
Total	6754	6483	6016	5124	24377

2012 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	509	416	346	235	1506
Budget Negotiable	6038	5315	4816	4523	20692
Information Only	1073	1127	934	831	3965
Total	7620	6858	6096	5589	26163

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	Q4 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013
Helpline Calls	5044	6371	5888	5872	4905



¹ MABS Clients are divided into 3 Categories:

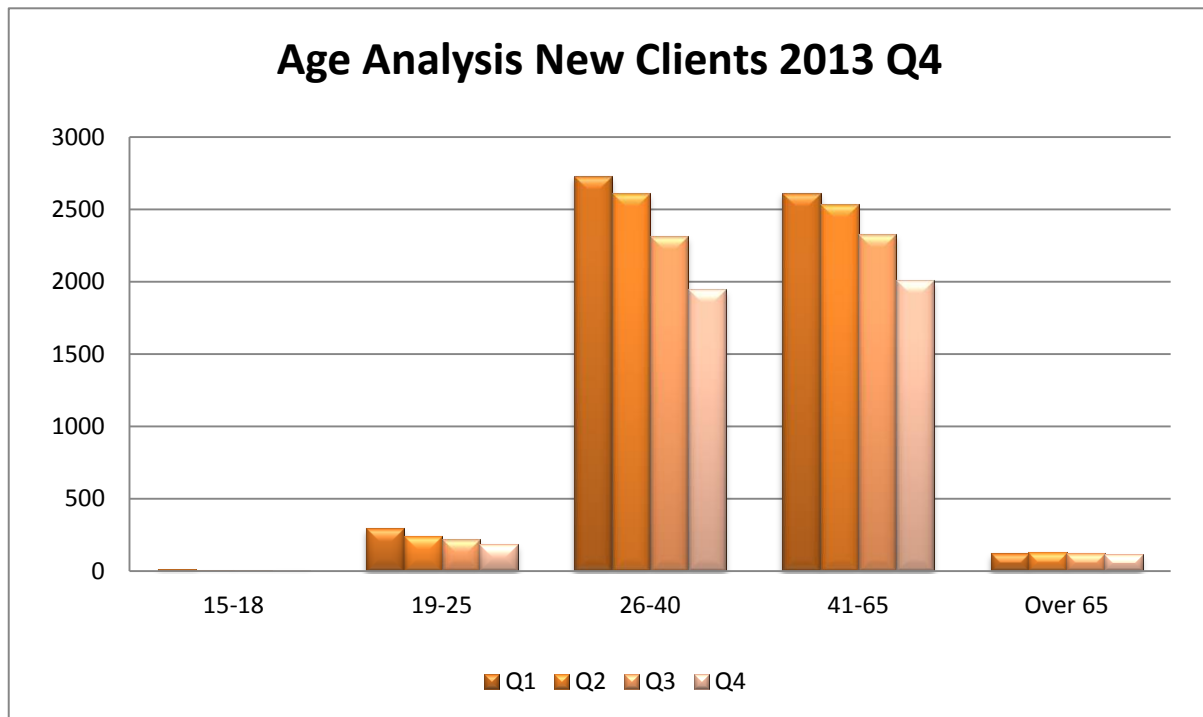
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

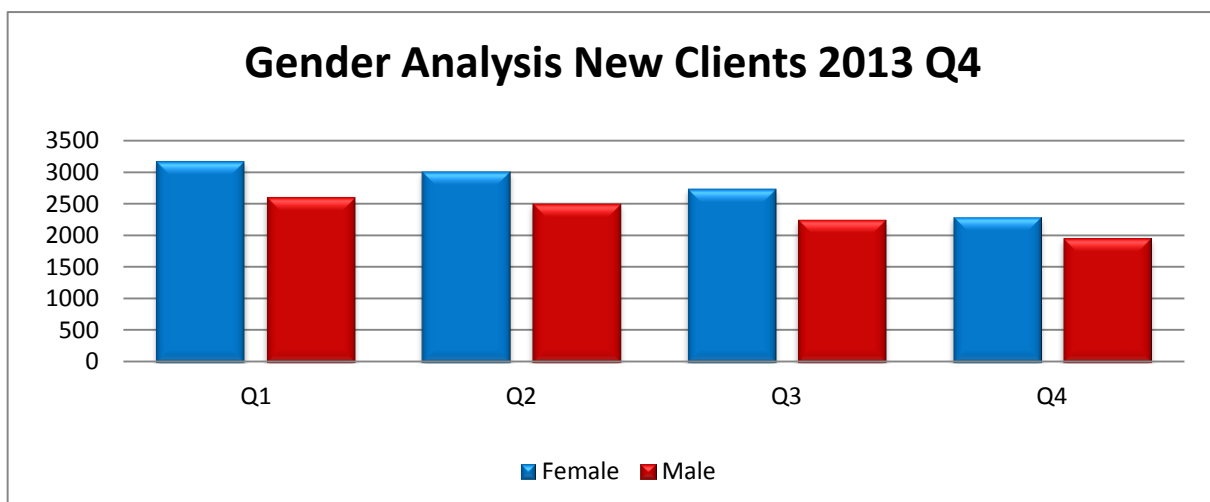
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total	
15-18		14	6	6	4	30
19-25	298	244	220	185	947	
26-40	2728	2608	2315	1947	9598	
41-65	2614	2532	2327	2010	9483	
Over 65	125	130	125	114	494	
Total	5779	5520	4993	4260	20552	



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

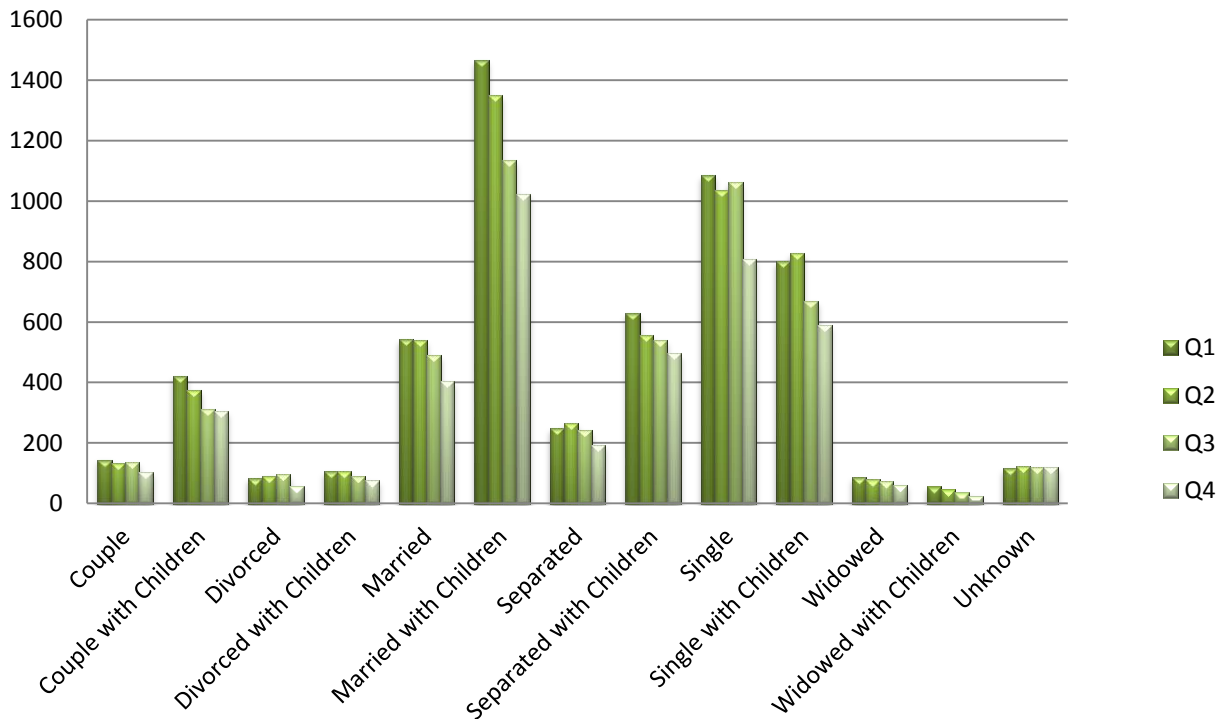
New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3178	3018	2741	2302	11239
Male	2601	2502	2252	1958	9313



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

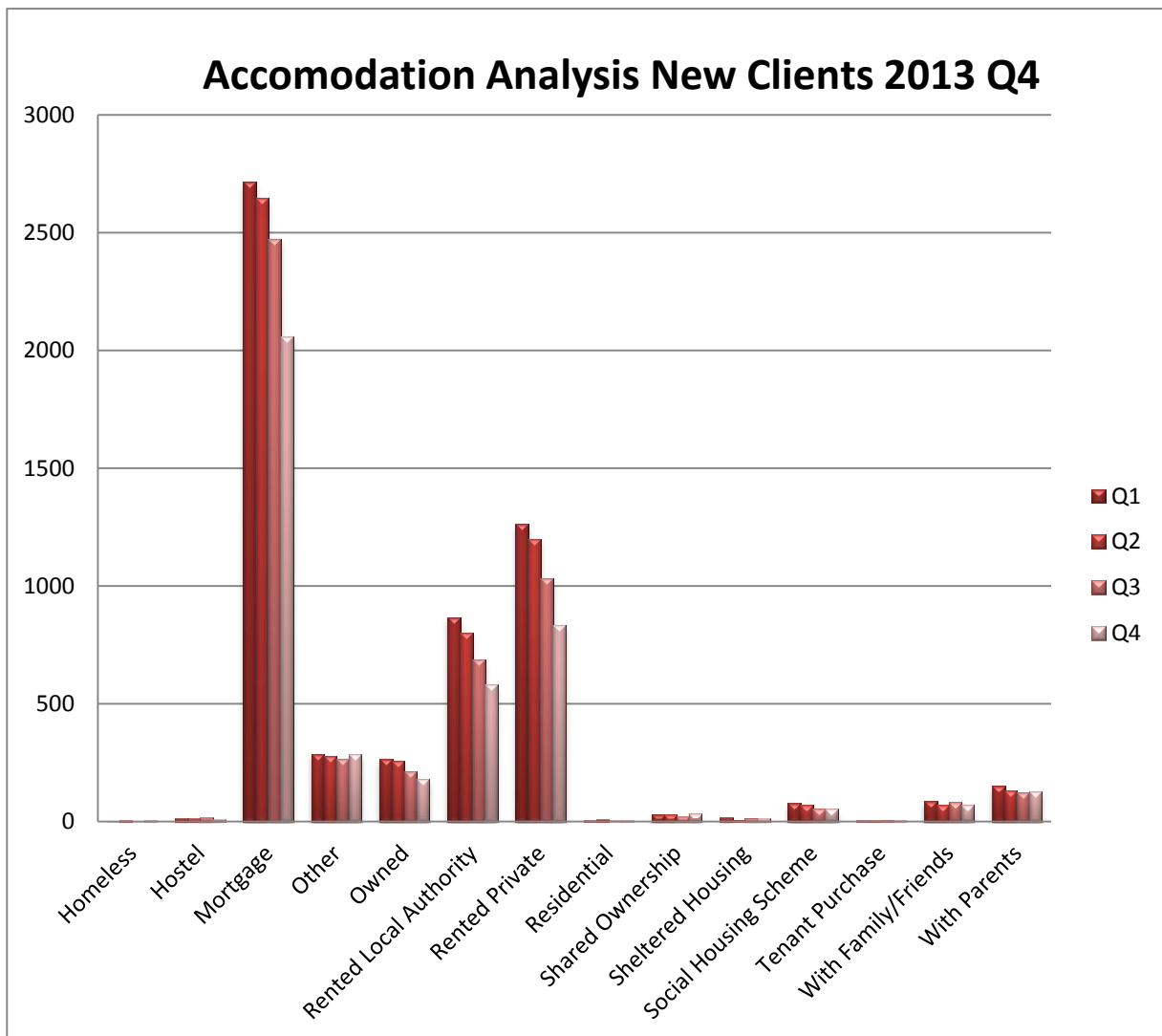
New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	144	132	136	104	516
Couple with Children	421	374	311	304	1410
Divorced	84	91	96	58	329
Divorced with Children	107	106	90	75	378
Married	542	539	490	404	1975
Married with Children	1466	1350	1134	1024	4974
Separated	248	264	242	192	946
Separated with Children	627	555	538	495	2215
Single	1085	1037	1062	809	3993
Single with Children	799	826	667	590	2882
Widowed	85	78	72	61	296
Widowed with Children	55	47	35	25	162
Unknown	116	121	120	119	476
Total	5779	5520	4993	4260	20552

Status Analysis 2013 Q4



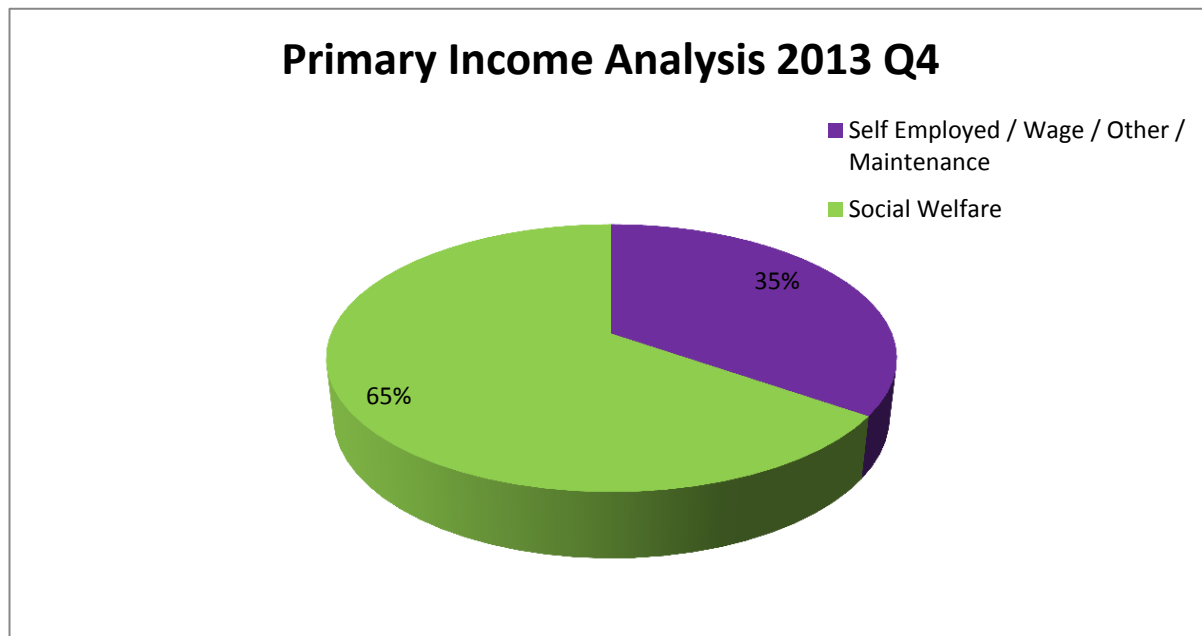
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	2	5	2	6	15
Hostel	12	13	16	8	49
Mortgage	2715	2646	2471	2061	9893
Other	286	279	267	284	1116
Owned	264	256	213	178	911
Rented Local Authority	866	802	689	581	2938
Rented Private	1265	1196	1033	832	4326
Residential	4	8	3	6	21
Shared Ownership	31	32	20	33	116
Sheltered Housing	16	7	14	13	50
Social Housing Scheme	77	71	56	53	257
Tenant Purchase	4	5	7	6	22
With Family/Friends	87	69	80	71	307
With Parents	150	131	122	128	531
Total	5779	5520	4993	4260	20552



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

New Client Primary Income	2013
Self Employed / Wage / Other / Maintena	7130
Social Welfare	13422
Total	20552



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	2921	2500	2958	1995
Utilities	1686	1491	1642	994
Credit Card	1517	1315	1592	1180
Mortgage	1122	1051	1283	913
Hire Purchase Loan	309	262	319	182
Money Lender	389	250	291	189
Overdraft	307	260	324	182
Rent	174	132	168	94
Catalogue	185	175	187	153
Fine	70	26	36	24
Sub Prime	51	51	44	18
Waste Charges	40	38	44	27