

2014 Q3

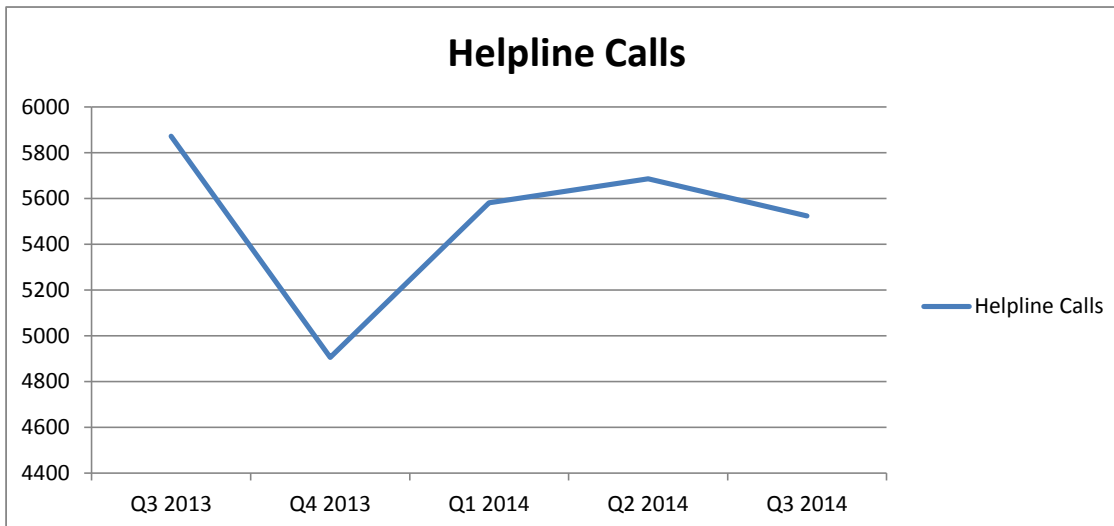
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	218	225	162		605
Budget Negotiable	4686	4204	4062		12952
Information Only	885	856	809		2550
Total	5789	5285	5033		16107

2013 Scheme Data	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

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 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014
Helpline Calls	5872	4905	5582	5687	5524



¹ MABS Clients are divided into 3 Categories:

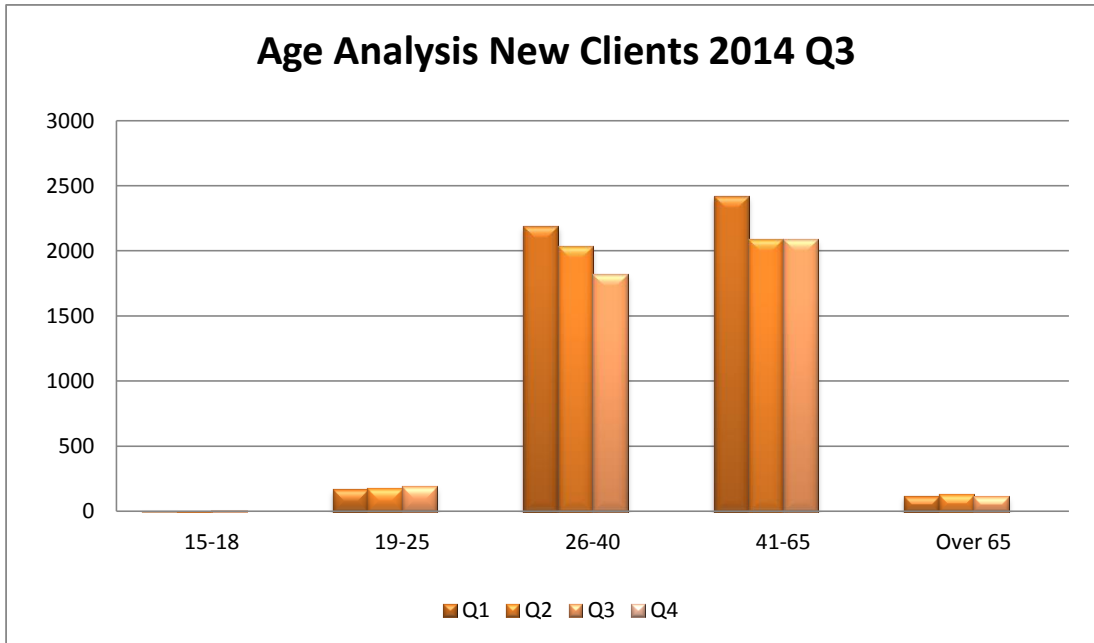
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

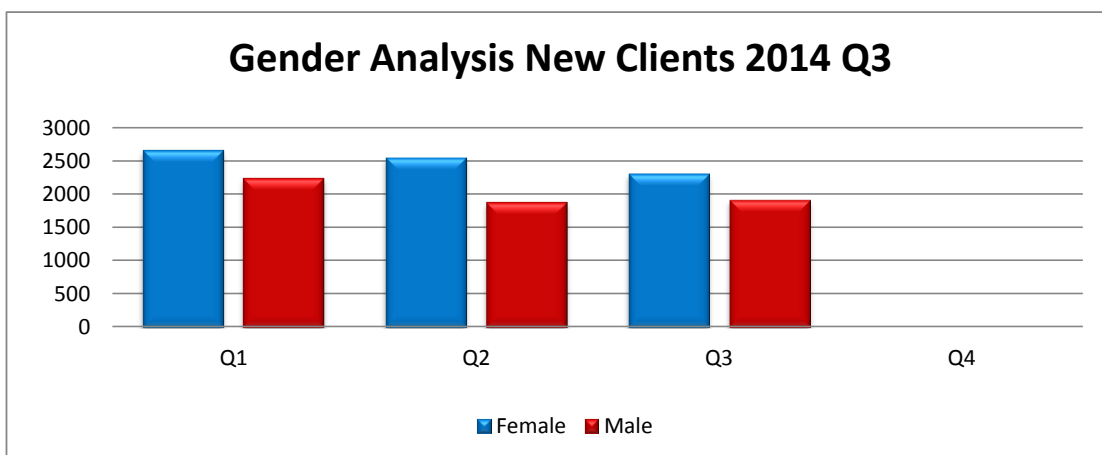
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	5	3	6		14
19-25	169	176	190		535
26-40	2191	2035	1825		6051
41-65	2421	2087	2090		6598
Over 65	118	128	113		359
Total	4904	4429	4224		13557



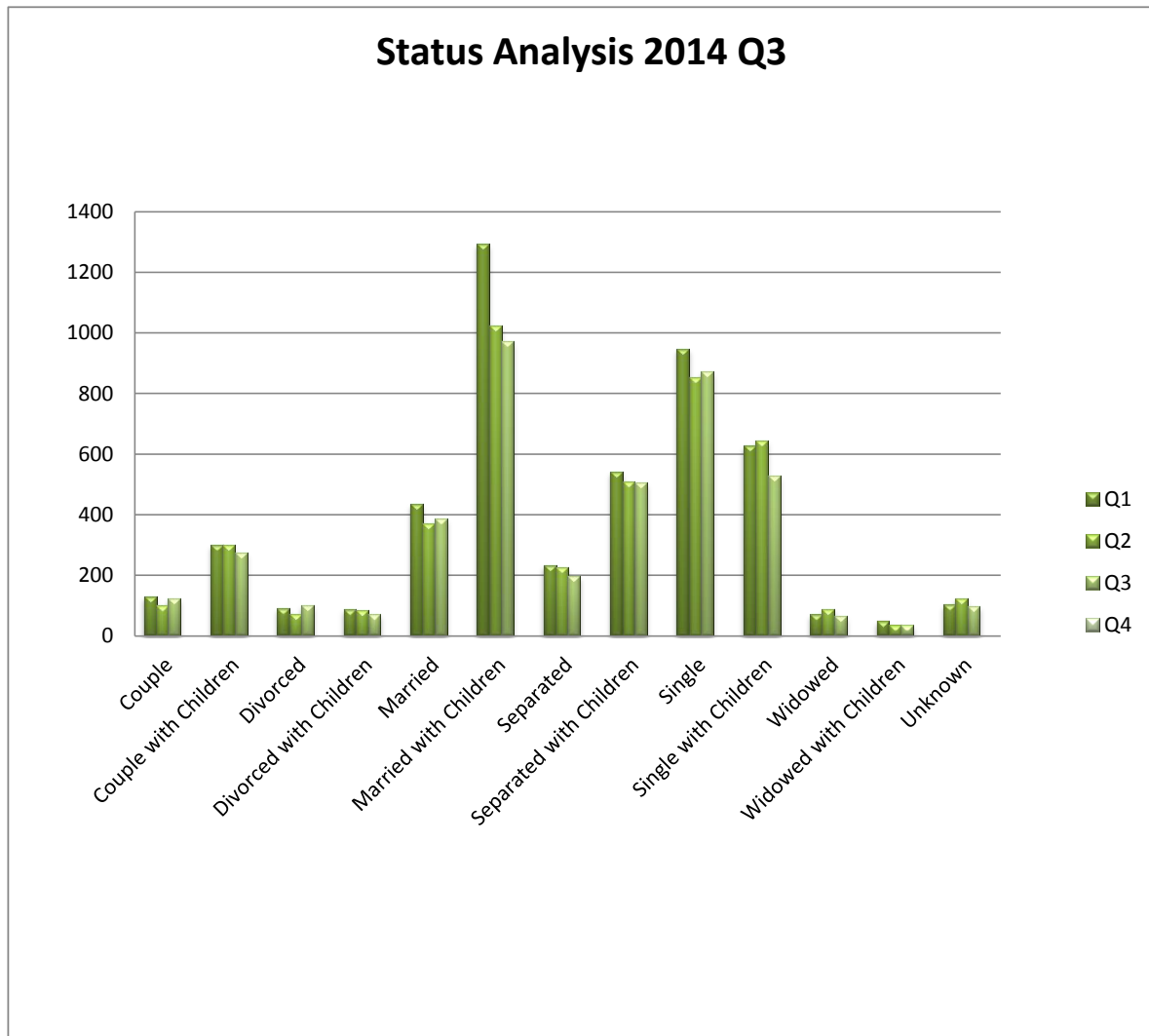
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2663	2549	2311		7523
Male	2241	1880	1913		6034



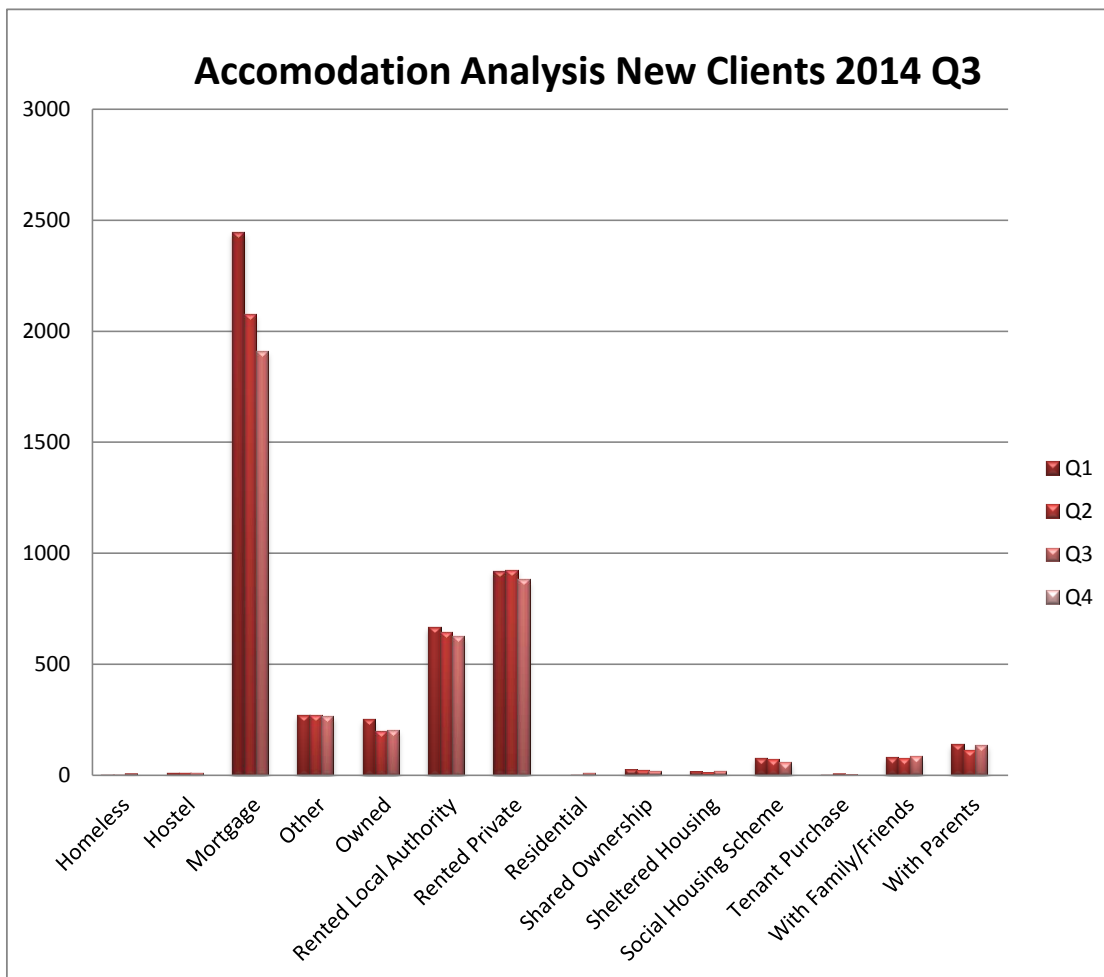
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	129	101	123		353
Couple with Children	300	298	273		871
Divorced	91	72	101		264
Divorced with Children	88	84	70		242
Married	435	371	386		1192
Married with Children	1294	1025	972		3291
Separated	232	227	196		655
Separated with Children	540	508	505		1553
Single	946	852	872		2670
Single with Children	626	645	528		1799
Widowed	70	88	66		224
Widowed with Children	49	34	34		117
Unknown	104	124	98		326
Total	4904	4429	4224		13557



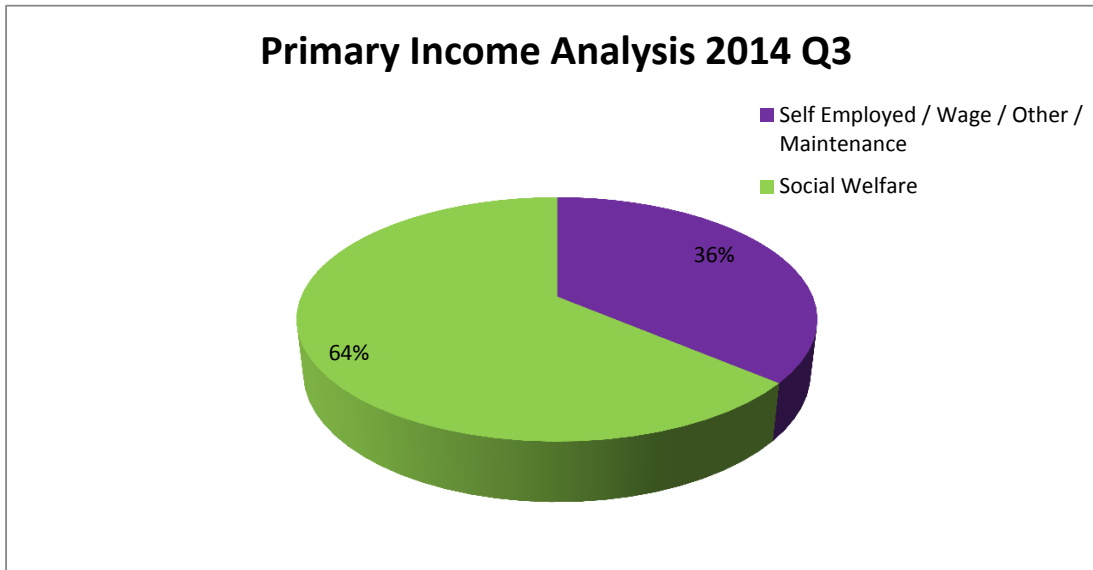
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	3	3	7		13
Hostel	10	10	11		31
Mortgage	2446	2077	1909		6432
Other	269	271	266		806
Owned	251	199	201		651
Rented Local Authority	666	644	626		1936
Rented Private	921	924	880		2725
Residential	2	3	11		16
Shared Ownership	25	22	18		65
Sheltered Housing	16	12	18		46
Social Housing Scheme	76	70	56		202
Tenant Purchase	3	6	5		14
With Family/Friends	78	75	83		236
With Parents	138	113	133		384
Total	4904	4429	4224		13557



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

New Client Primary Income	2014
Self Employed / Wage / Other / Maintenance	4904
Social Welfare	8653
Total	13557



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	2597	1811	1922	
Utilities	1387	842	801	
Credit Card	1461	963	972	
Mortgage	1193	889	792	
Hire Purchase Loan	289	219	205	
Money Lender	349	234	889*	
Overdraft	281	181	209	
Rent	149	114	115	
Catalogue	240	111	159	
Fine	71	32	32	
Sub Prime	31	20	18	
Waste Charges	33	14	13	

*Inconsistency around Money Lender arose due to data reorganisation to centralise payments to a large Money Lender