

2015 Q2

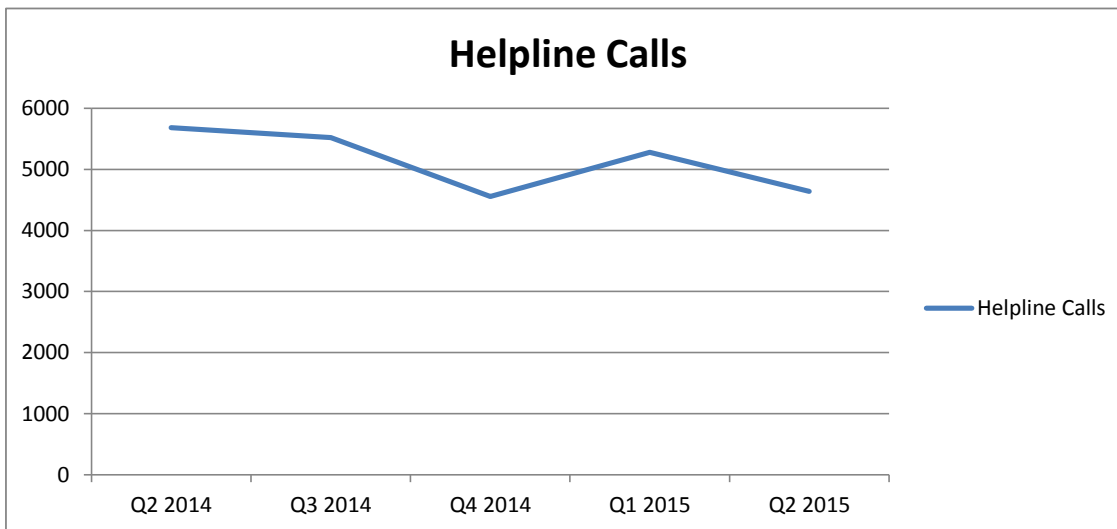
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	141	162			303
Budget Negotiable	4754	4386			9140
Information Only	739	674			1413
Total	5634	5222			10856

2014 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	221	230	185	150	786
Budget Negotiable	4683	4205	4061	3490	16439
Information Only	878	846	775	688	3187
Total	5782	5281	5021	4328	20412

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	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015
Helpline Calls	5687	5524	4556	5279	4639



¹ MABS Clients are divided into 3 Categories:

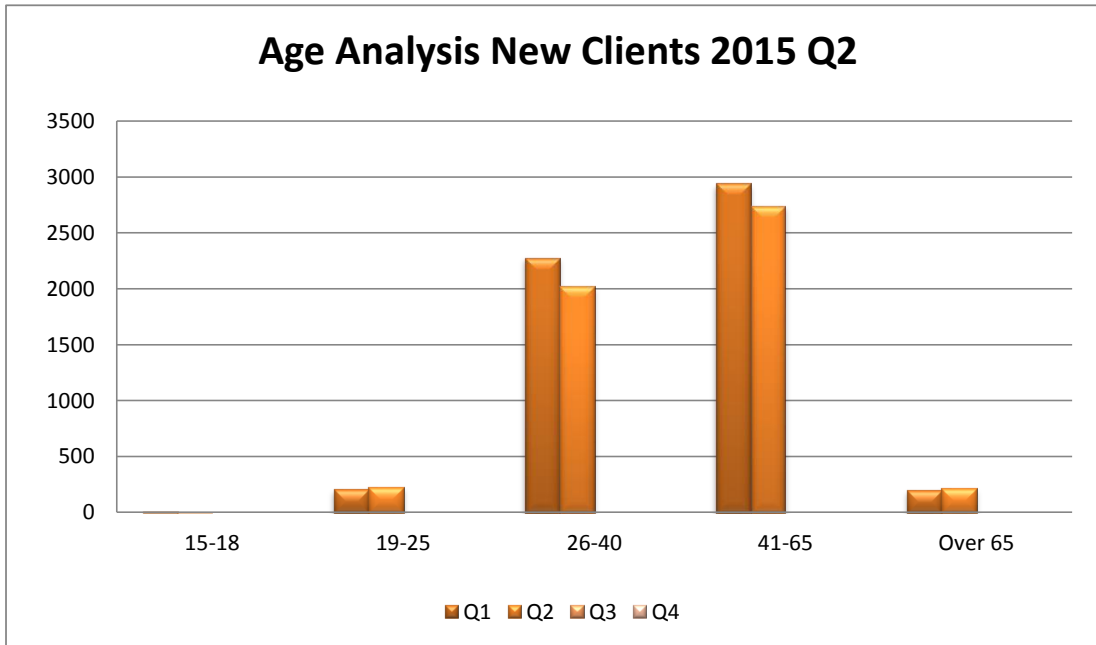
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

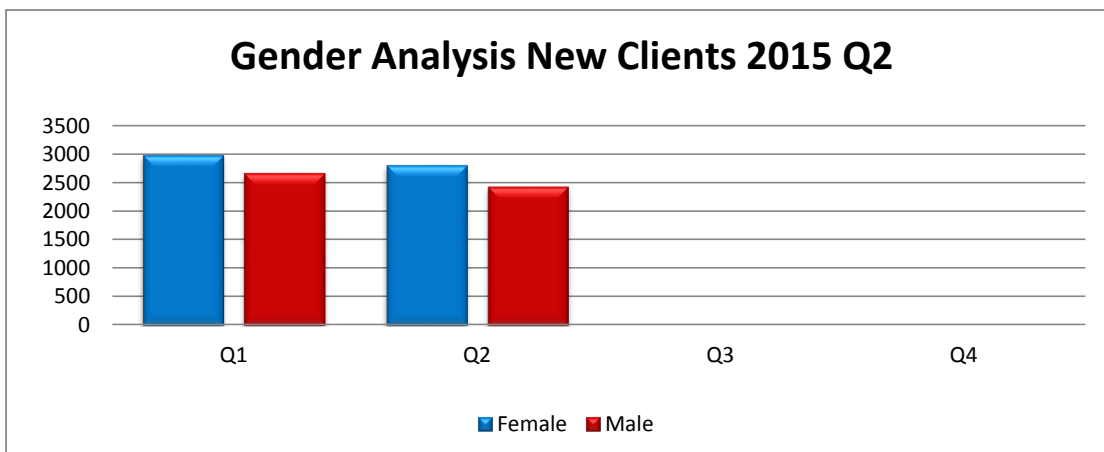
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		7	4		11
19-25		206	229		435
26-40		2280	2027		4307
41-65		2941	2744		5685
Over 65		200	218		418
Total	5634	5222	0	0	10856



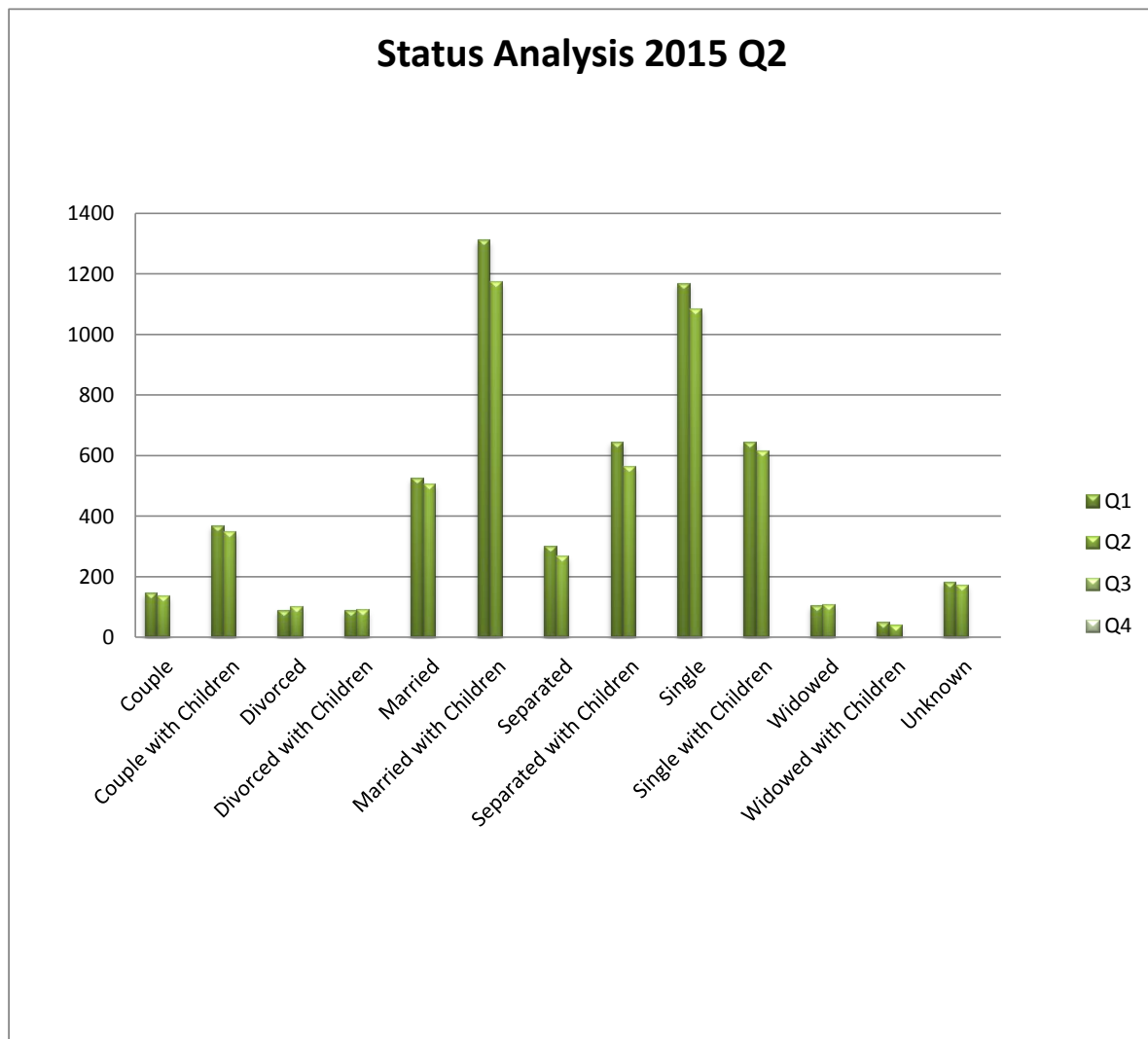
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2976	2800			5776
Male	2658	2422			5080



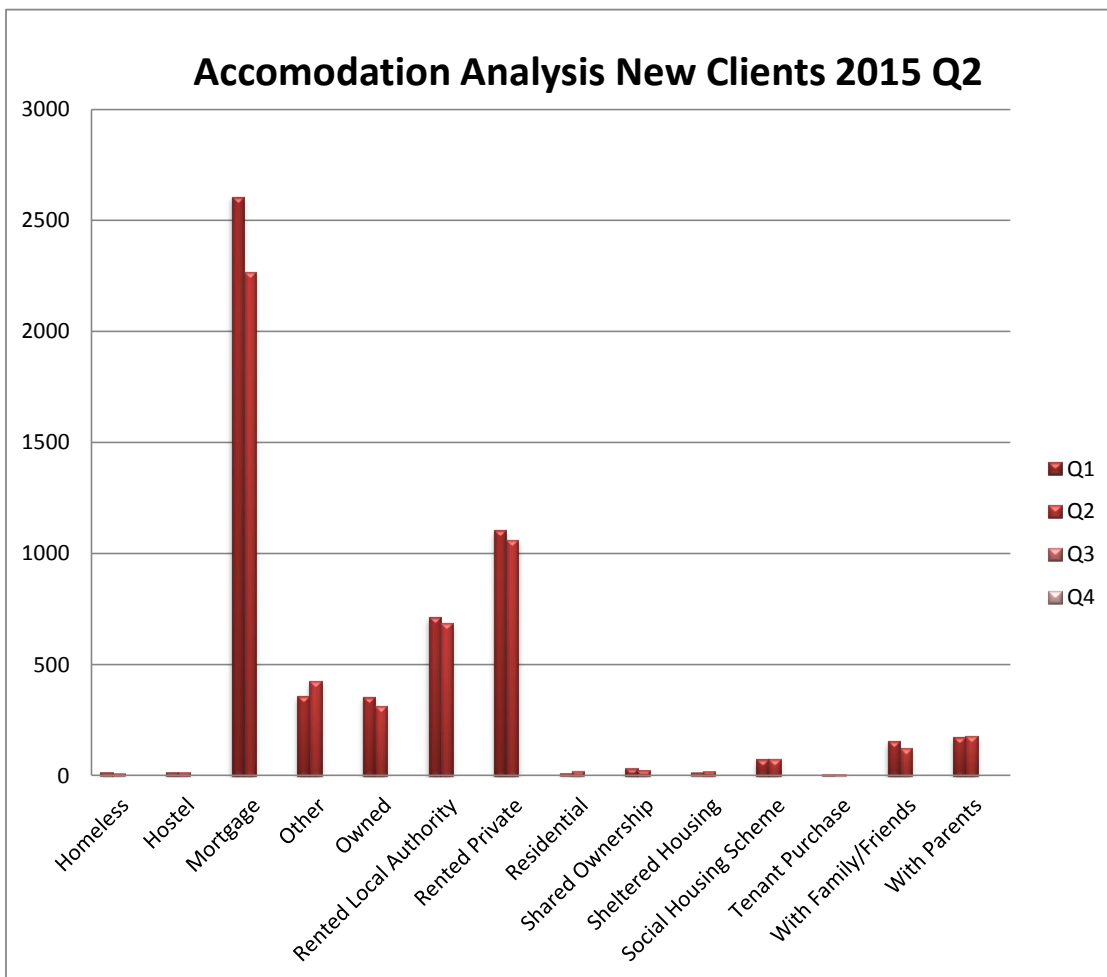
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	146	139			285
Couple with Children	369	349			718
Divorced	89	102			191
Divorced with Children	90	91			181
Married	527	506			1033
Married with Children	1312	1174			2486
Separated	303	268			571
Separated with Children	645	566			1211
Single	1170	1085			2255
Single with Children	644	617			1261
Widowed	105	110			215
Widowed with Children	50	42			92
Unknown	184	173			357
Total	5634	5222	0	0	10856



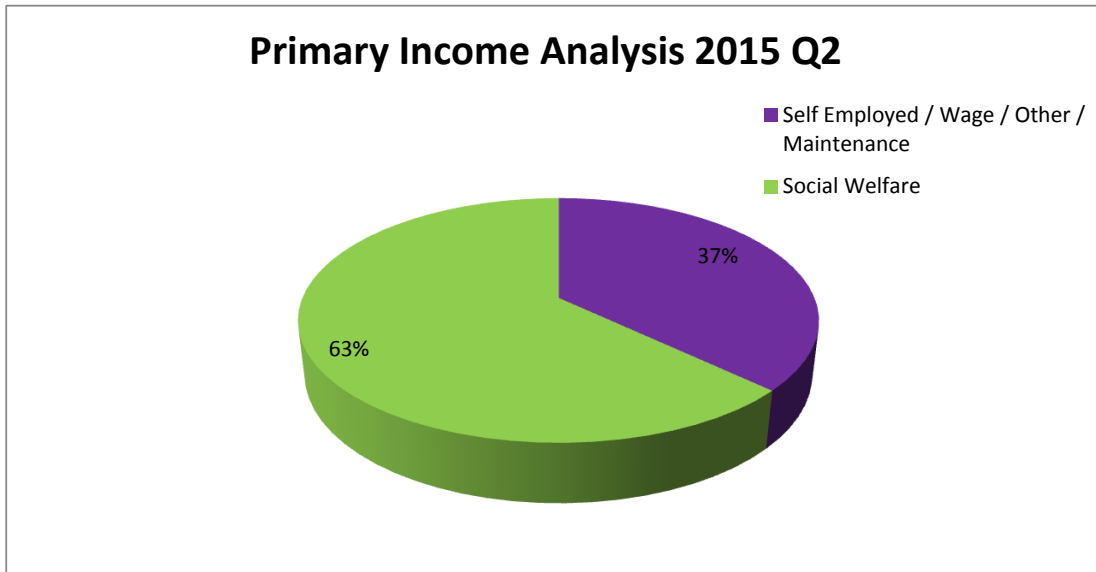
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	14	10			24
Hostel	16	16			32
Mortgage	2607	2268			4875
Other	356	425			781
Owned	355	311			666
Rented Local Authority	713	686			1399
Rented Private	1105	1062			2167
Residential	11	21			32
Shared Ownership	34	24			58
Sheltered Housing	13	18			31
Social Housing Scheme	74	75			149
Tenant Purchase	7	6			13
With Family/Friends	155	121			276
With Parents	174	179			353
Total	5634	5222	0	0	10856



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

New Client Primary Income	2015
Self Employed / Wage / Other / Maintenance	4020
Social Welfare	6836
Total	10856



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	1931	1455		
Utilities	831	847		
Credit Card	1456	1395		
Mortgage	1012	886		
Hire Purchase Loan	155	106		
Money Lender	221	212		
Overdraft	208	166		
Rent	144	99		
Catalogue	94	89		
Fine	38	41		
Sub Prime	26	14		
Waste Charges	7	6		