

2016 Q3

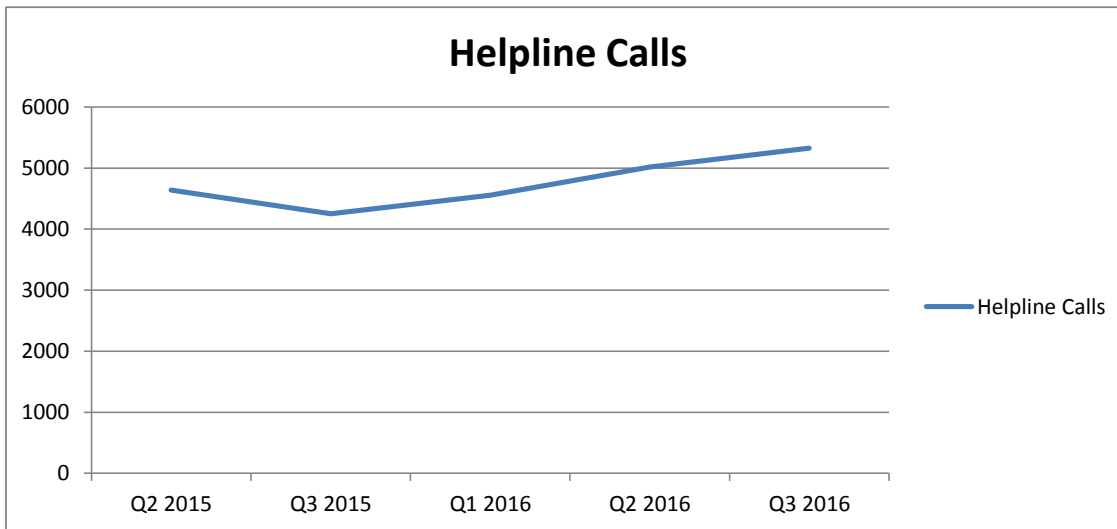
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	123	137	110		370
Budget Negotiable	4300	4238	4395		12933
Information Only	656	606	601		1863
Total	5079	4981	5106		15166

2015 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	135	179	162	94	570
Budget Negotiable	4753	4374	4026	3579	16732
Information Only	737	650	635	666	2688
Total	5625	5203	4823	4339	19990

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 2015	Q3 2015	Q1 2016	Q2 2016	Q3 2016
Helpline Calls	4639	4252	4556	5016	5326



¹ MABS Clients are divided into 3 Categories:

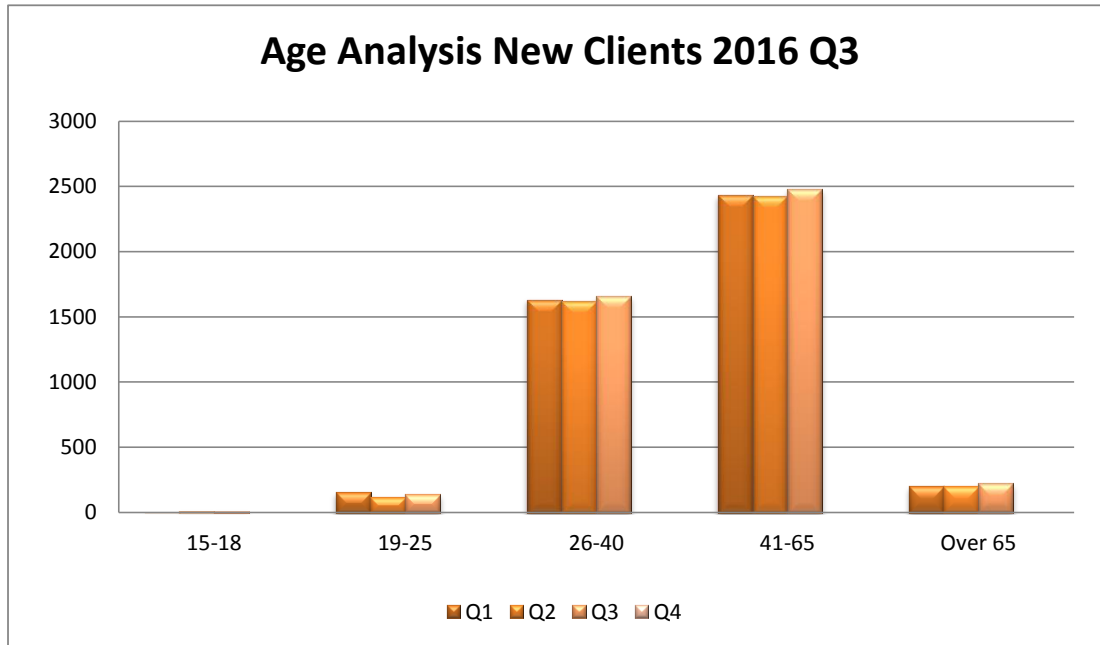
Special Account - a bill paying and debt repayment facility operated through MABS in partnership with Credit Unions.

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.

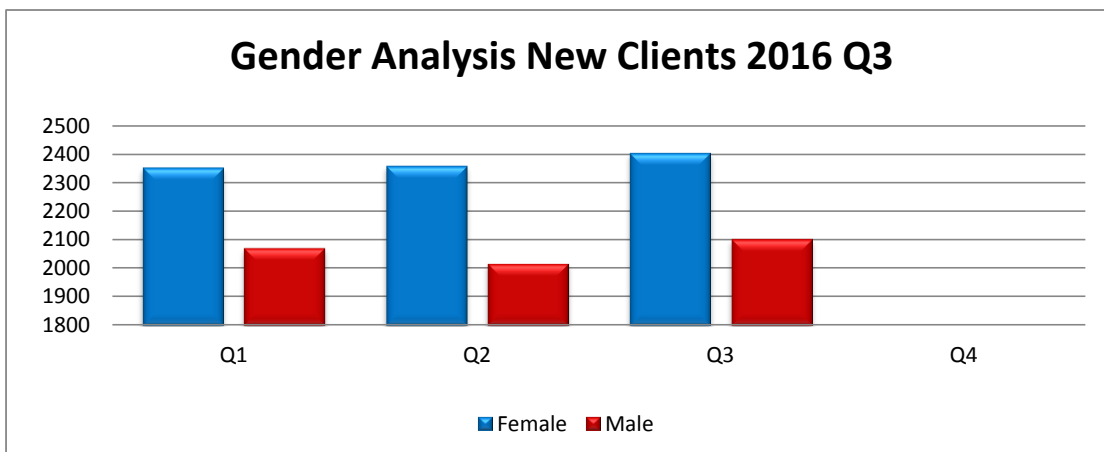
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18		3	9	8	20
19-25		153	120	136	409
26-40		1632	1621	1660	4913
41-65		2435	2425	2480	7340
Over 65		200	200	221	621
Total	4423	4375	4505	0	13303



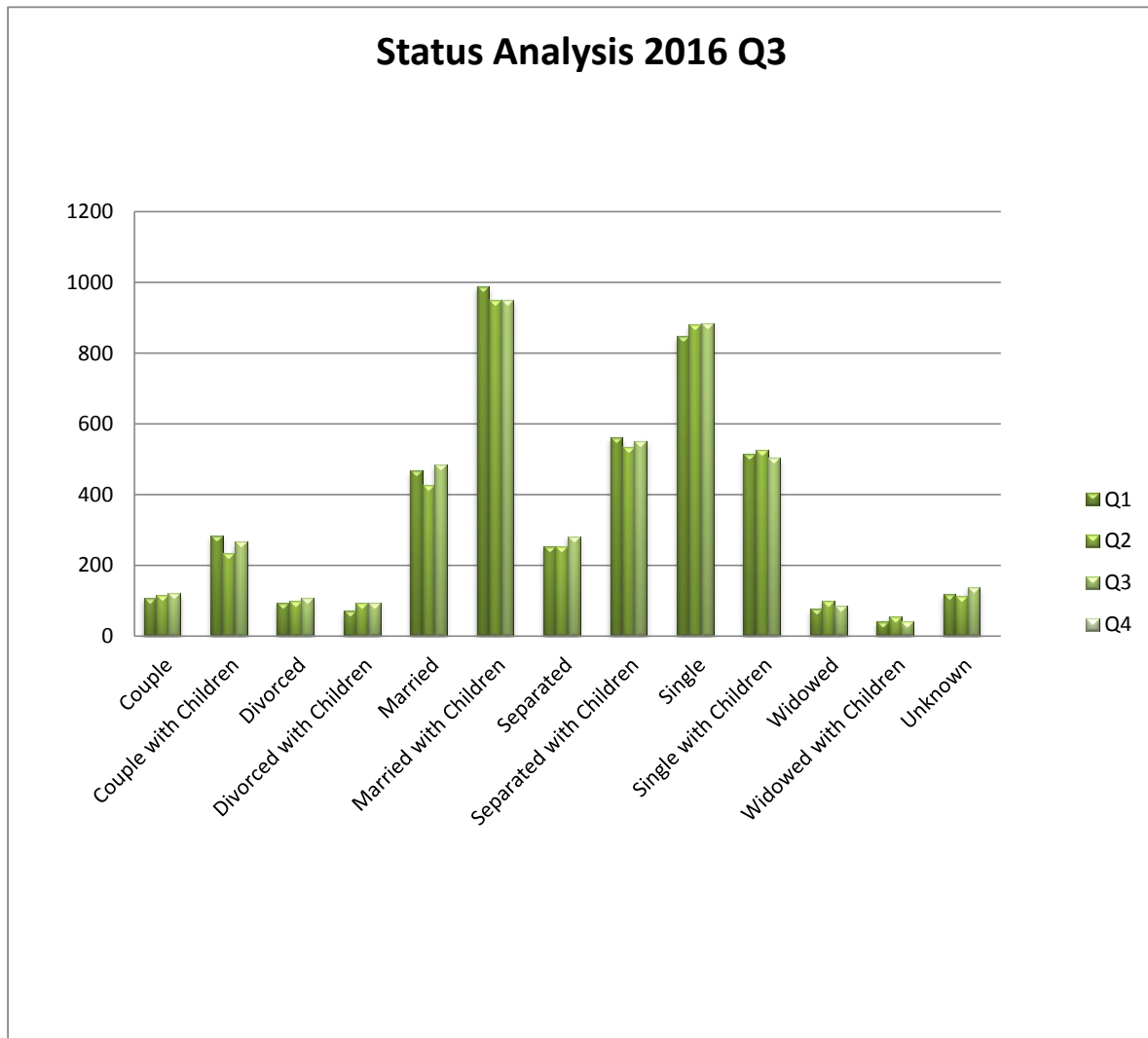
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2354	2360	2405		7119
Male	2069	2015	2100		6184



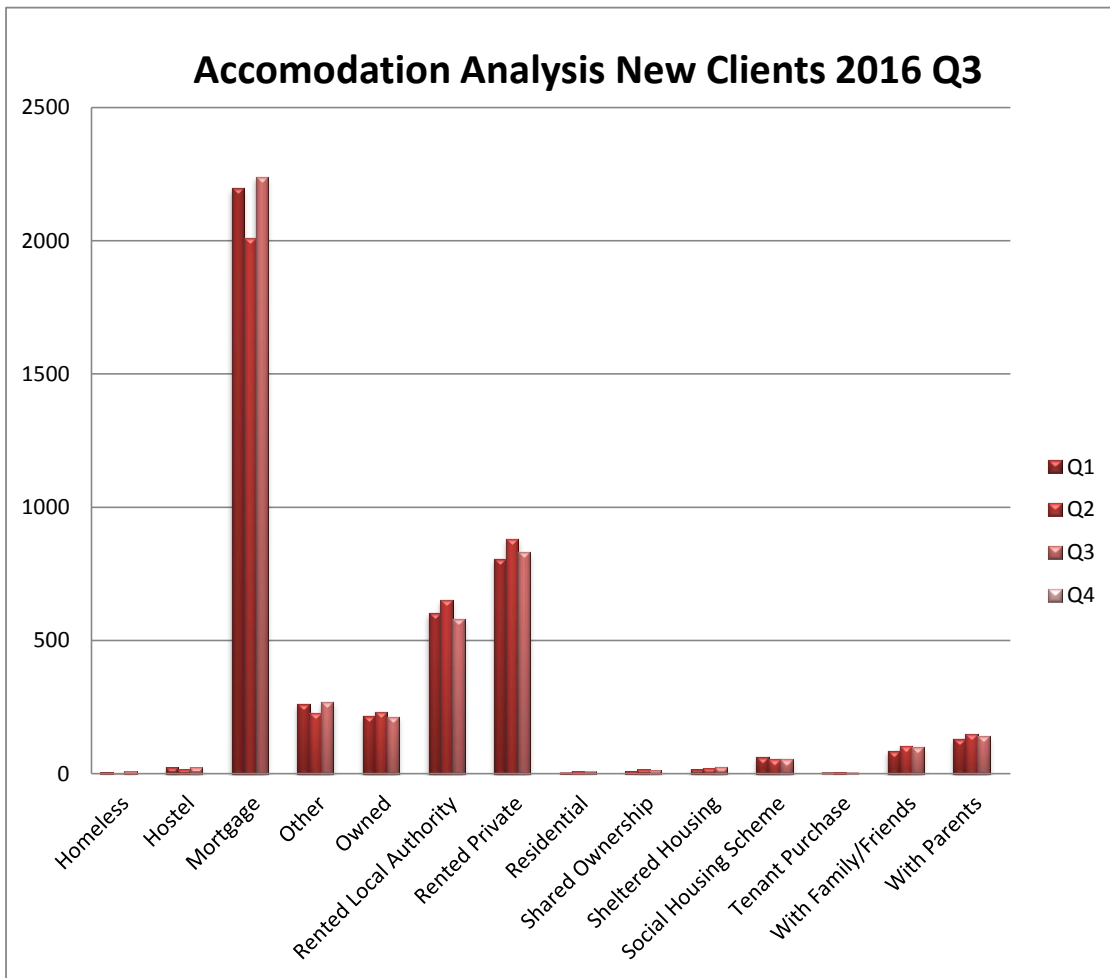
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	107	116	121		344
Couple with Children	283	234	266		783
Divorced	93	99	107		299
Divorced with Children	72	92	92		256
Married	468	428	484		1380
Married with Children	988	949	951		2888
Separated	253	252	282		787
Separated with Children	562	534	552		1648
Single	847	880	883		2610
Single with Children	514	525	503		1542
Widowed	77	99	85		261
Widowed with Children	40	54	41		135
Unknown	119	113	138		370
Total	4423	4375	4505	0	13303



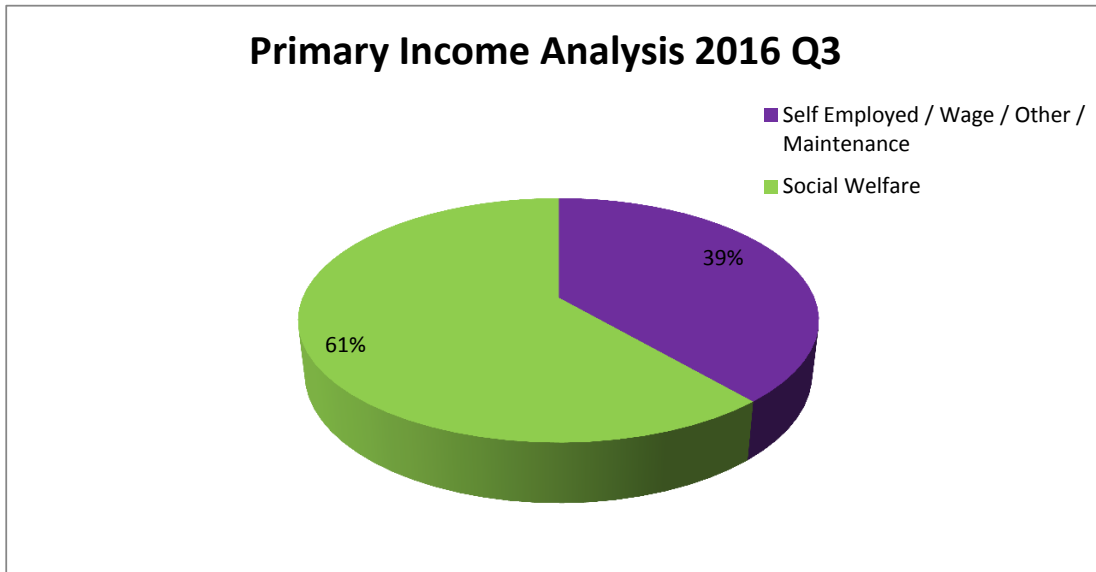
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	6	2	10		18
Hostel	24	15	22		61
Mortgage	2198	2011	2237		6446
Other	259	227	268		754
Owned	217	232	213		662
Rented Local Authority	601	652	579		1832
Rented Private	806	881	832		2519
Residential	4	9	8		21
Shared Ownership	10	15	14		39
Sheltered Housing	15	19	25		59
Social Housing Scheme	62	55	53		170
Tenant Purchase	5	7	3		15
With Family/Friends	85	103	100		288
With Parents	131	147	141		419
Total	4423	4375	4505	0	13303



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

New Client Primary Income	2016
Self Employed / Wage / Other / Maintenance	5144
Social Welfare	8159
Total	13303



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	1195	1430	1084	
Utilities	613	693	628	
Credit Card	676	756	667	
Mortgage	904	1375	968	
Hire Purchase Loan	89	127	112	
Money Lender	185	230	194	
Overdraft	147	135	149	
Rent	102	131	117	
Catalogue	57	86	81	
Fine	56	46	46	
Sub Prime	14	32	14	
Waste Charges	7	14	11	