

2009

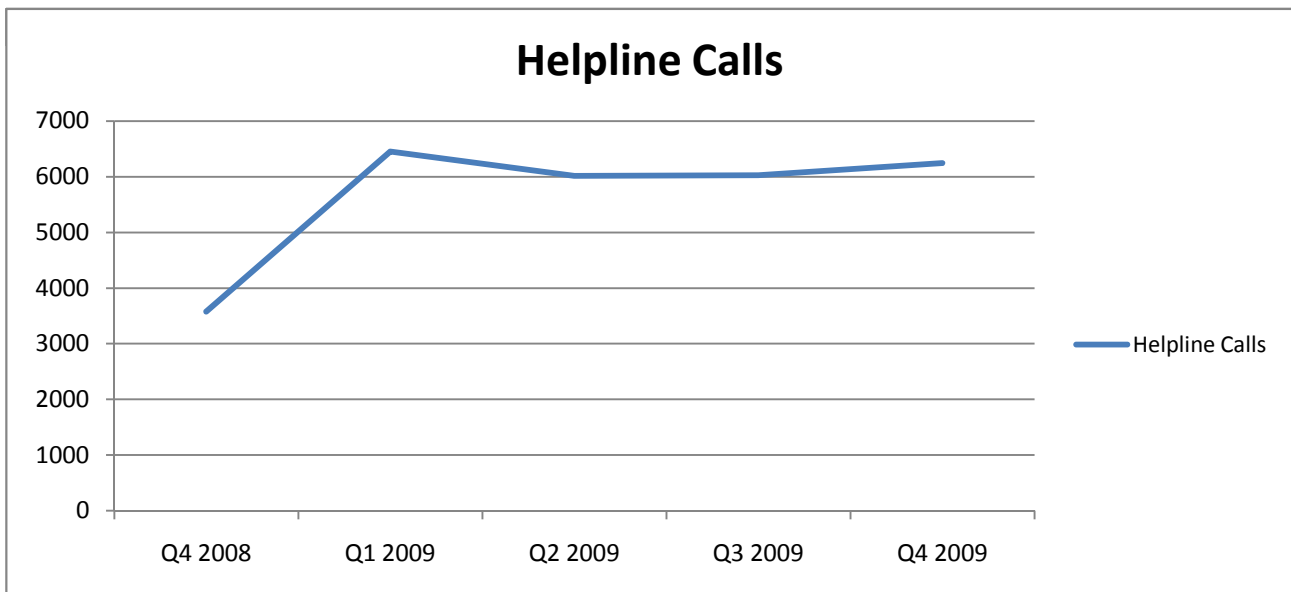
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	852	673	670	423	2618
Budget Negotiable	4438	3989	4174	3875	16476
Information Only	945	947	1021	955	3868
Total	6235	5609	5865	5253	22962

2008 Scheme Data	Q1	Q2	Q3	Q4	Total
Special Account	691	736	723	526	2676
Budget Negotiable	3241	3413	3785	3485	13924
Information Only	630	553	664	594	2441
Total	4562	4702	5172	4605	19041

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 1890 283 438. 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 2008	Q1 2009	Q2 2009	Q3 2009	Q4 2009
Helpline Calls	3575	6450	6016	6024	6247



¹ MABS Clients are divided into 3 Categories:

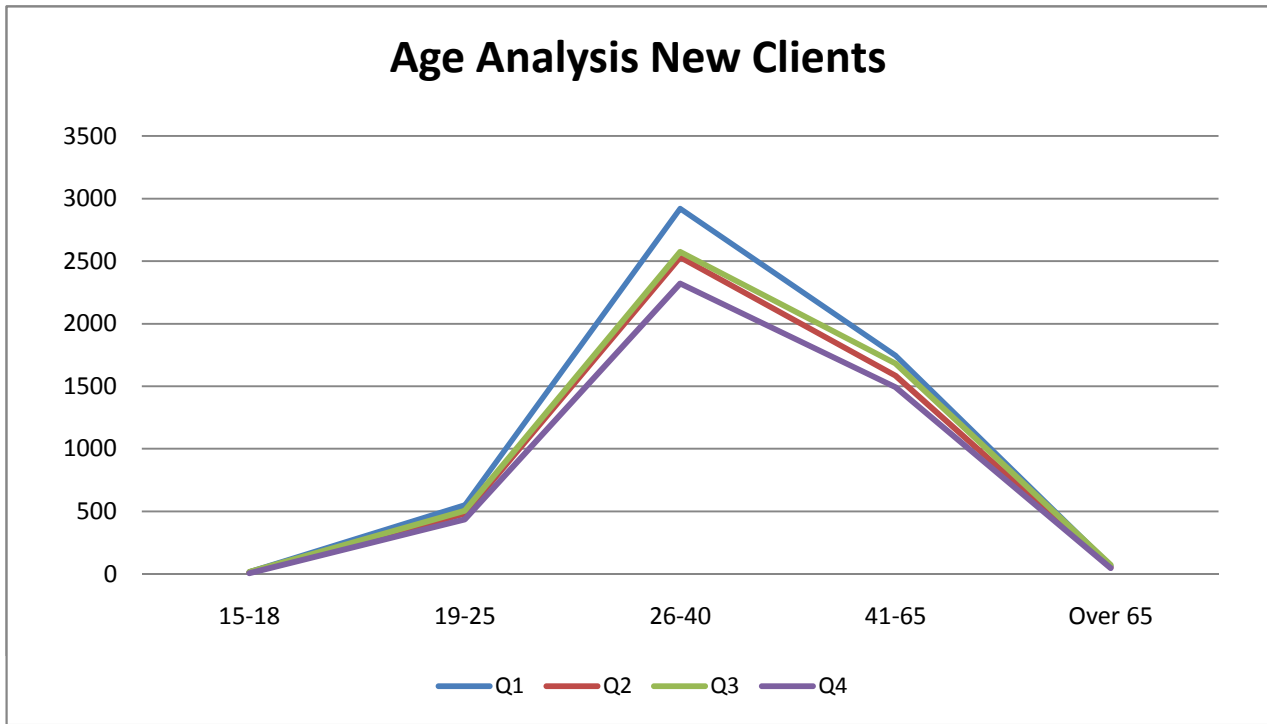
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

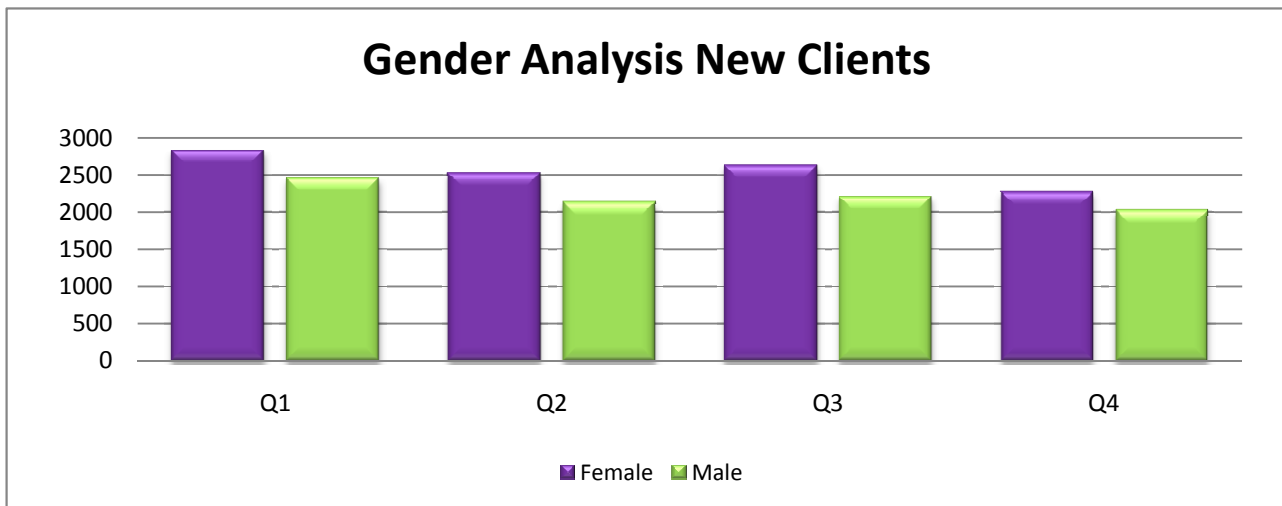
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	12	14	15	6	47
19-25	547	482	503	435	1967
26-40	2921	2531	2574	2321	10347
41-65	1746	1583	1681	1491	6501
Over 65	64	52	71	45	232
Total	5290	4662	4844	4298	19094



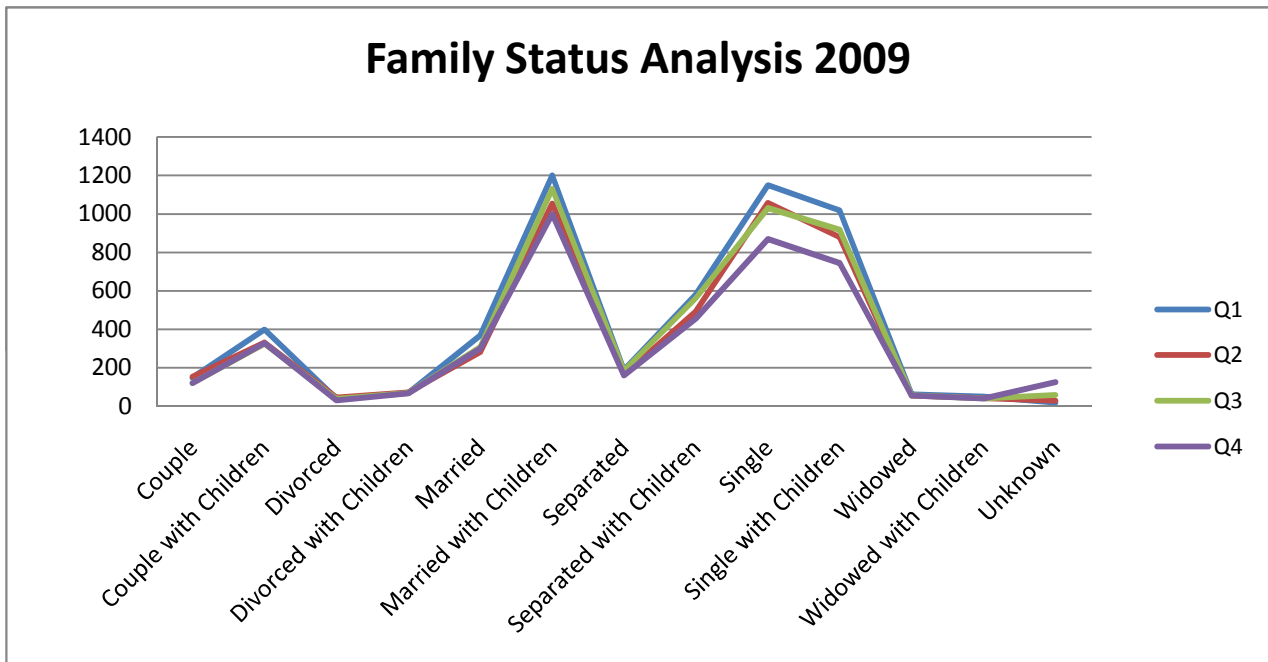
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	2837	2530	2636	2277	10280
Male	2453	2132	2208	2021	8814



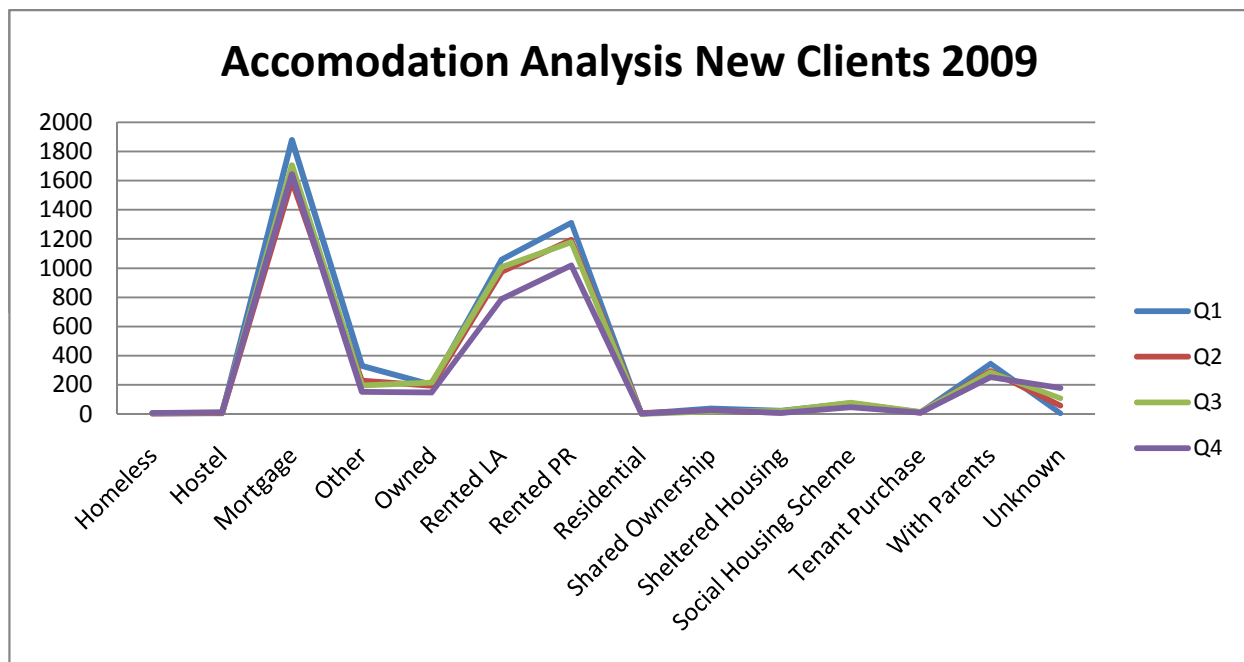
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	148	154	120	121	543
Couple with Children	398	332	325	328	1383
Divorced	38	45	39	30	152
Divorced with Children	69	72	69	67	277
Married	368	282	307	300	1257
Married with Children	1200	1055	1131	999	4385
Separated	189	164	185	160	698
Separated with Children	581	494	563	456	2094
Single	1150	1057	1031	869	4107
Single with Children	1018	880	917	745	3560
Widowed	62	56	57	56	231
Widowed with Children	50	42	41	41	174
Unknown	19	29	59	126	233
Total	5290	4662	4844	4298	19094



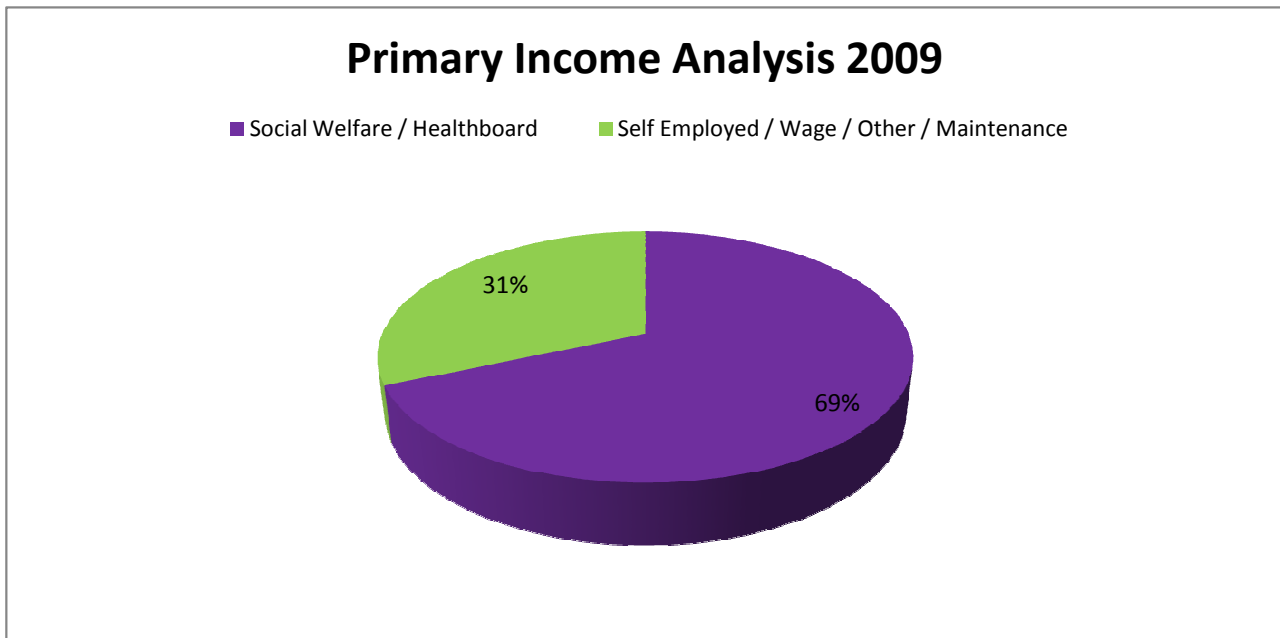
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	5	4	5	8	22
Hostel	5	7	12	11	35
Mortgage	1879	1599	1706	1643	6827
Other	331	230	196	153	910
Owned	201	195	216	148	760
Rented LA	1059	974	1005	789	3827
Rented PR	1310	1194	1176	1019	4699
Residential	4	8	2	3	17
Shared Ownership	39	23	19	28	109
Sheltered Housing	22	9	21	8	60
Social Housing Scheme	73	58	77	46	254
Tenant Purchase	11	9	14	10	44
With Parents	345	295	286	254	1180
Unknown	6	57	109	178	350
Total	5290	4662	4844	4298	19094



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

New Client Primary Income	2009
Social Welfare / Healthboard	13080
Self Employed / Wage / Other / Maintenance	6014
Total	19094



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	2191	3023	2997	2584
Utilities	2175	2089	2105	1578
Credit Card	1663	1630	1647	1345
Mortgage	559	479	556	512
Hire Purchase Loan	525	422	375	369
Money Lender	437	420	518	281
Overdraft	329	335	341	237
Rent	271	233	254	188
Catalogue	136	130	123	91
Fine	107	85	96	68
Sub Prime	102	120	83	82
Waste Charges	80	44	61	47