

2010

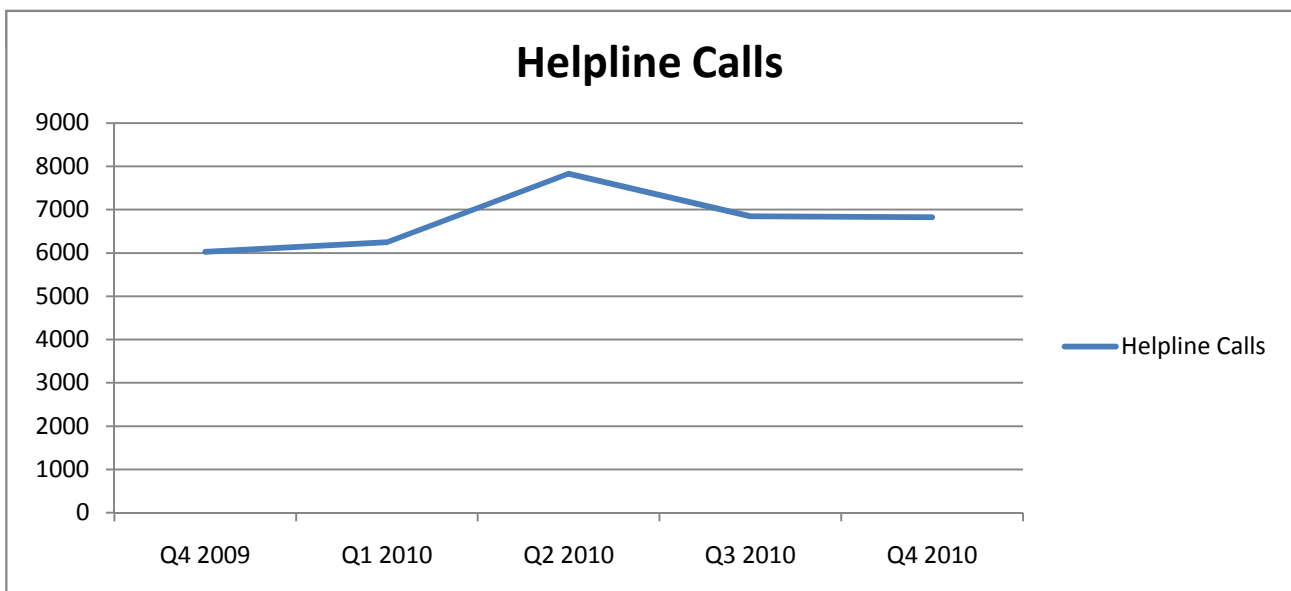
Scheme ¹	Q1	Q2	Q3	Q4	Total
Special Account	830	714	677	375	2596
Budget Negotiable	4865	4839	5151	4202	19057
Information Only	919	915	1010	777	3621
Total	6614	6468	6838	5354	25274

2009 Scheme Data	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

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 2009	Q1 2010	Q2 2010	Q3 2010	Q4 2010
Helpline Calls	6024	6247	7828	6843	6824



¹ MABS Clients are divided into 3 Categories:

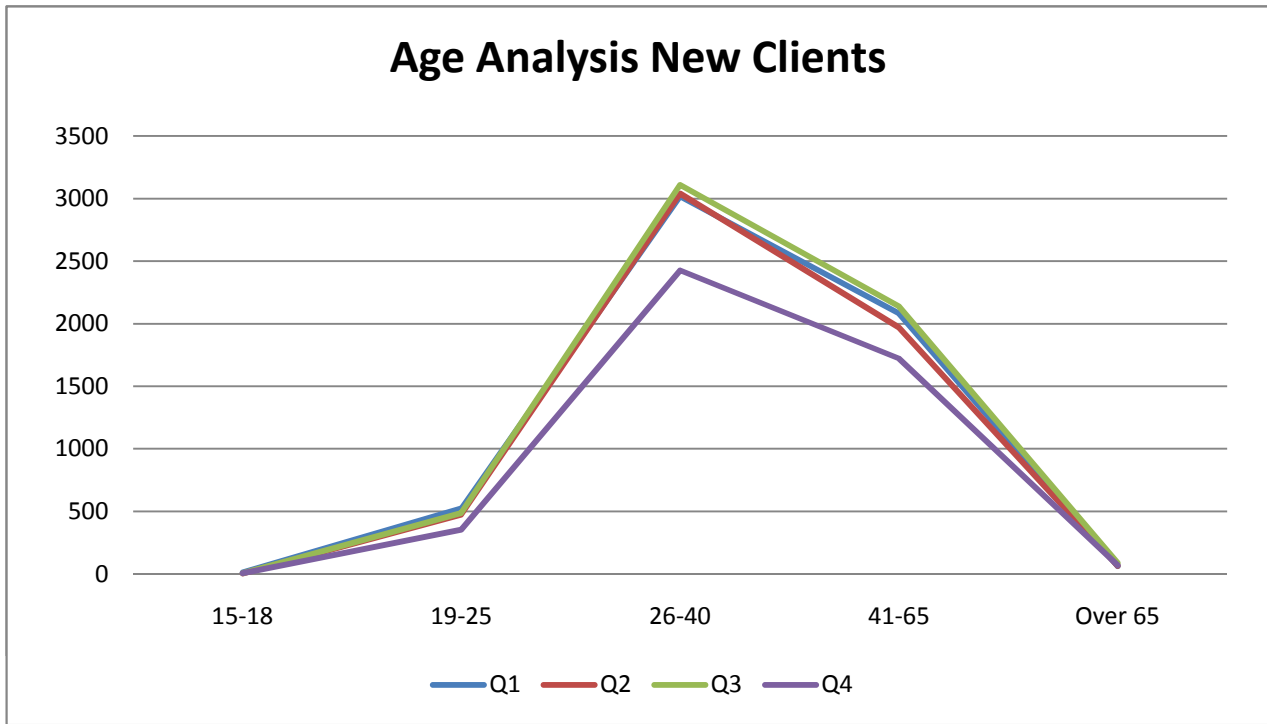
Special Account - a bill paying/saving facility operated through MABS in partnership with Credit Unions.

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.

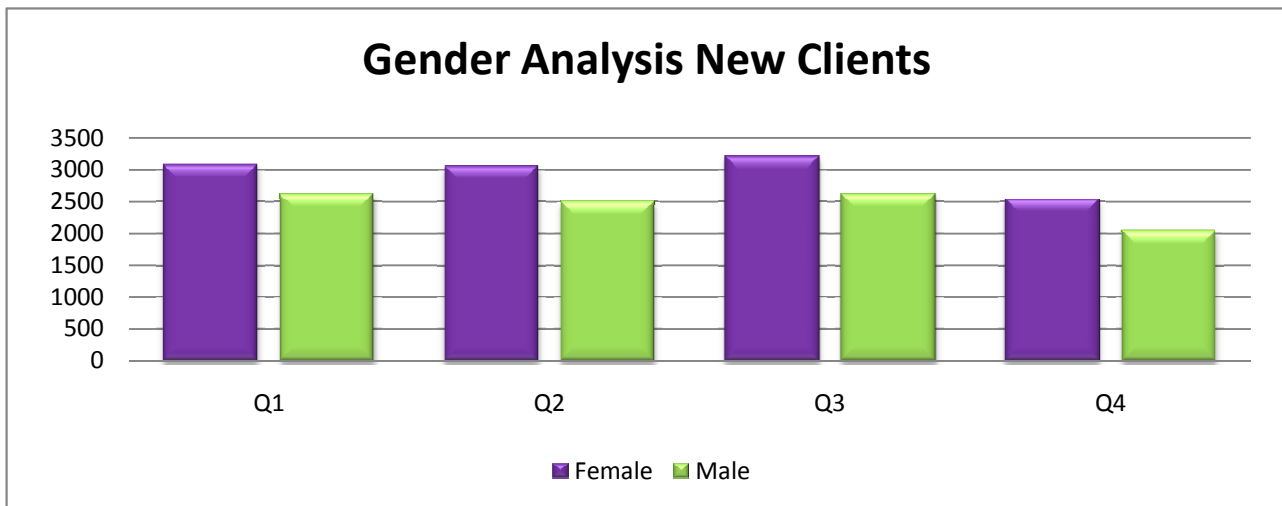
New Client Age Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Age Analysis	Q1	Q2	Q3	Q4	Total
15-18	11	3	5	4	23
19-25	523	474	485	354	1836
26-40	3018	3041	3110	2427	11596
41-65	2082	1970	2140	1722	7914
Over 65	61	65	88	70	284
Total	5695	5553	5828	4577	21653



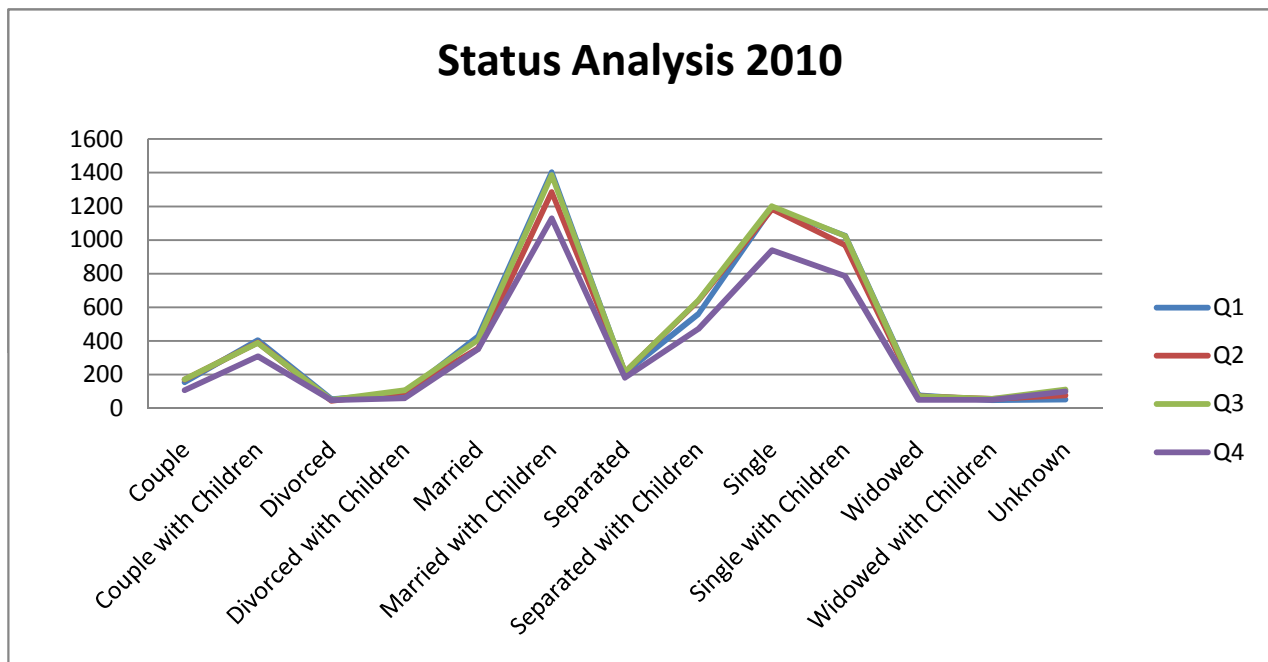
New Client Gender Analysis (Budget Negotiable & Special Account Clients Only)

New Clients Gender Analysis	Q1	Q2	Q3	Q4	Total
Female	3080	3057	3210	2541	11888
Male	2615	2496	2618	2036	9765



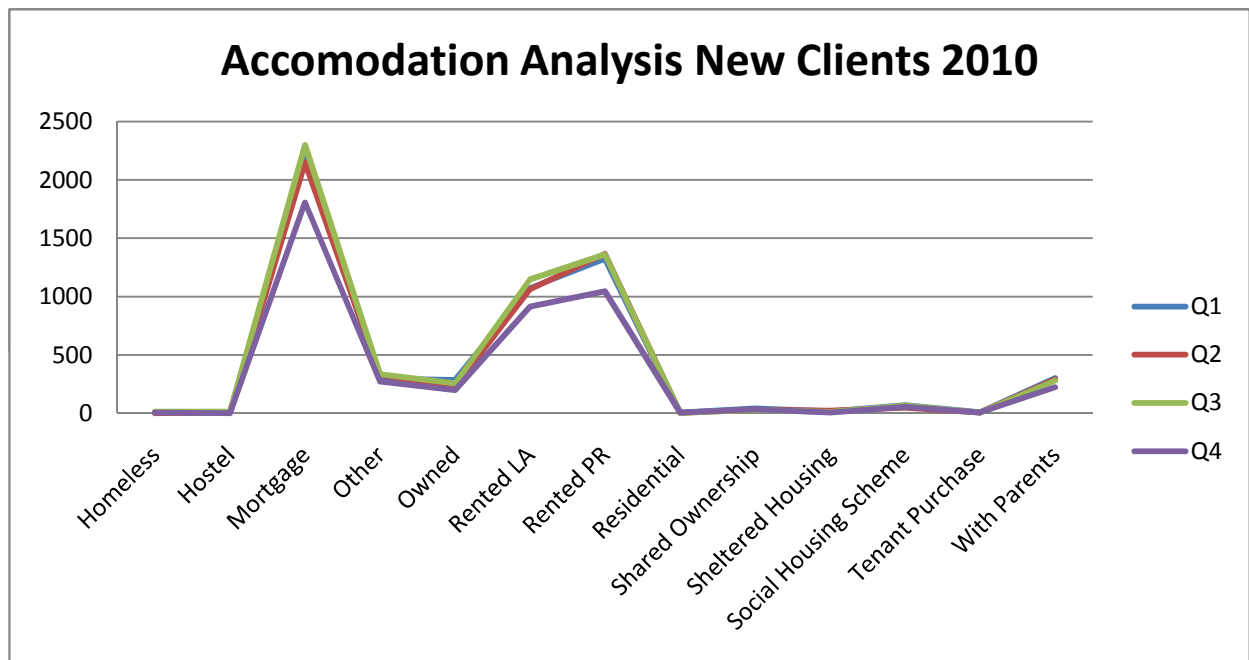
New Client Status Analysis (Budget Negotiable & Special Account Clients Only)

New Client Status Analysis	Q1	Q2	Q3	Q4	Total
Couple	155	170	171	107	603
Couple with Children	404	391	389	308	1492
Divorced	53	45	50	49	197
Divorced with Children	89	98	107	60	354
Married	427	354	406	350	1537
Married with Children	1402	1285	1385	1129	5201
Separated	212	216	215	182	825
Separated with Children	560	638	642	471	2311
Single	1189	1184	1202	938	4513
Single with Children	1027	969	1024	784	3804
Widowed	76	71	71	50	268
Widowed with Children	49	55	55	50	209
Unknown	52	77	111	99	339
Total	5695	5553	5828	4577	21653



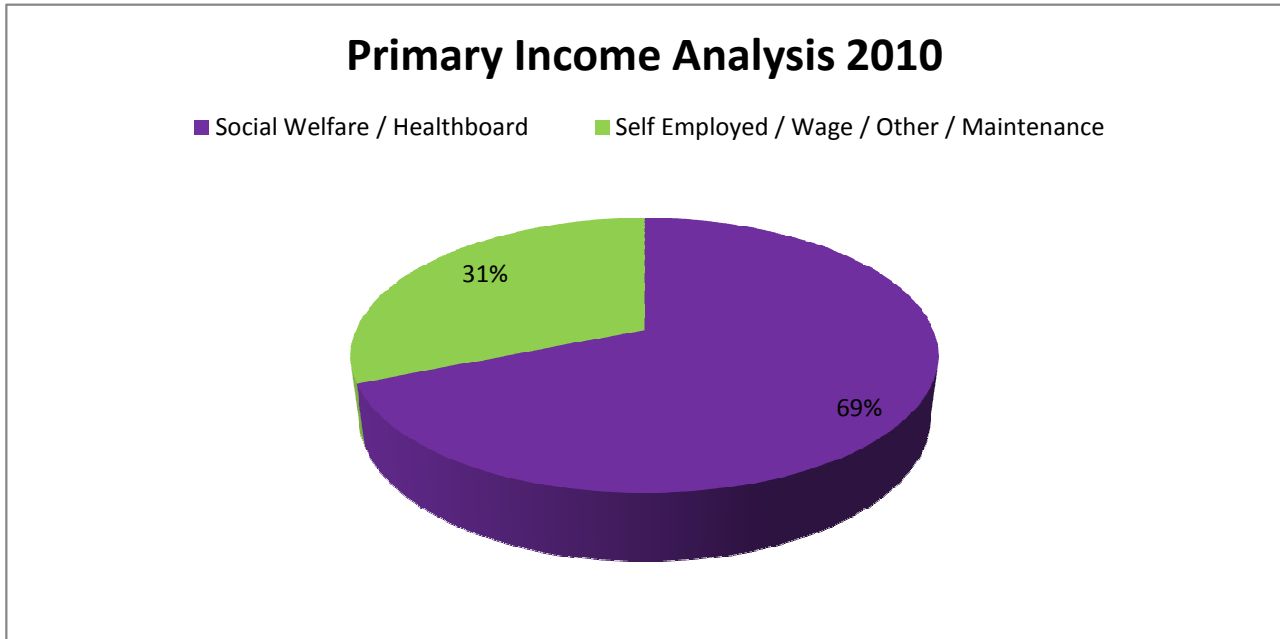
New Client Accomodation Analysis (Budget Negotiable & Special Account Clients Only)

New Client Accomodation Type	Q1	Q2	Q3	Q4	Total
Homeless	5	2	14	6	27
Hostel	7	9	15	2	33
Mortgage	2250	2151	2299	1804	8504
Other	298	329	336	272	1235
Owned	287	225	257	198	967
Rented LA	1072	1063	1147	914	4196
Rented PR	1323	1368	1360	1046	5097
Residential	8	5	3	7	23
Shared Ownership	43	32	28	35	138
Sheltered Housing	19	23	13	8	63
Social Housing Scheme	70	48	68	55	241
Tenant Purchase	9	7	7	6	29
With Parents	304	291	281	224	1100
Total	5695	5553	5828	4577	21653



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

New Client Primary Income	2010
Social Welfare / Healthboard	14911
Self Employed / Wage / Other / Maintenance	6742
Total	21653



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	3448	2771	3572	1871
Utilities	2129	2004	967	1180
Credit Card	1940	1597	2055	1012
Mortgage	701	663	671	435
Hire Purchase Loan	519	373	473	231
Money Lender	477	374	366	201
Overdraft	362	278	343	167
Rent	235	227	182	163
Catalogue	135	128	183	141
Fine	96	71	72	40
Sub Prime	85	71	85	34
Waste Charges	54	53	57	30