

## AIB Mortgage Bank Detailed ACS Pool Analysis March 2016

Table 1 Mortgage Loans Summary	
Total Indexed Property Valuation (1) (2a) (2b)	€28.8bn
Total Number of Accounts	110,173
Total Number of Properties	98,440
Nominal Balances of the Mortgages	€14.1bn
Prudent Market Value	€13.0bn
Average Mortgage Balance	€128,169
Weighted Average Unindexed LTV	60.1%
Weighted Average Indexed LTV	69.0%
Aggregate Indexed LTV	49.1%
Weighted Average Seasoning	89 Months
Weighted Average Remaining Legal Term	19.1 Years
Weighted Average Life (Contracted Duration)	10 Years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,901	13%	31,180	32%
30% - 40%	1,473	11%	11,466	12%
40% - 50%	1,633	12%	10,743	11%
50% - 60%	1,794	13%	10,157	10%
60% - 70%	2,016	14%	10,209	10%
70% - 80%	2,347	17%	10,640	11%
80% - 90%	2,279	16%	11,141	11%
90% - 95%	313	2%	1,586	2%
95% - 100%	50	0%	192	0%
100% - 101%	10	0%	39	0%
101% +	<u>303</u>	<u>2%</u>	<u>1,087</u>	<u>1%</u>
Total	14,121	100%	98,440	100%
Weighted Average LTV	60.0%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,387	10%	27,329	28%
30% - 40%	1,054	7%	9,528	10%
40% - 50%	1,334	9%	9,723	10%
50% - 60%	1,603	11%	9,858	10%
60% - 70%	1,874	13%	10,437	10%
70% - 80%	2,097	15%	11,010	11%
80% - 90%	1,795	13%	8,713	9%
90% - 95%	648	5%	2,957	3%
95% - 100%	492	4%	2,131	2%
100% - 110%	724	5%	2,976	3%
110% -120%	574	4%	2,126	2%
120%+	<u>539</u>	<u>4%</u>	<u>1,652</u>	<u>2%</u>
Total	14,121	100%	98,440	100%
Weighted Average LTV	69.5%			

Table 4 Mortgage Size <sup>(4)</sup> (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,025	13%	43,561	39%
€100 - €200	5,215	37%	39,706	36%
€200 - €350	4,839	33%	21,673	20%
€350 - €500	1,135	8%	3,491	3%

€500 +	<u>906</u>	<u>9%</u>	<u>1,742</u>	<u>2%</u>
Total	14,121	100%	110,173	100%
Average Mortgage	128,169			
Table 5 Seasoning (3) (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <= 0-12	856	6%	5,399	5%
12-24	747	5%	4,871	4%
24-36	590	4%	3,878	4%
36-48	650	5%	4,427	4%
48-60	426	3%	2,977	3%
60-72	799	6%	5,404	5%
72+	10,054	<u>71%</u>	83,217	<u>75%</u>
Total	14,121	100%	110,173	100%
Weighted Average	89 Months	10070	110,170	10070
Table 6 Remaining Legal Term (years)	Ledger Balance	% of Total	No. of Accounts	% of Total
> <= 0-5	<b>(€m)</b> 357	3%	/ <b>Loans</b> 13,929	13%
5-10	1,403	10%	19,732	18%
10-15	2,582	18%	22,218	20%
15-20	3,232	23%	20,481	19%
20-25	2,834	20%	14,829	13%
25-30	2,948	21%	14,472	13%
30-35	766	5%	4,512	4%
35+	<u>0</u>	<u>0%</u>	4,512 <u>0</u>	<u>0%</u>
Total	14,121	<u>0%</u> 100%	110,173	<u>0 %</u> 100%
Weighted Average	19.1 Years	100 /6	110,173	100 /6
Weighted Average				
Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
		% of Total 99%		% of Total
Principal and Interest	_ (€m)		/ Loans	
Principal and Interest Interest Only 0 - 2 years	(€m) 13,963	99%	/ <b>Loans</b> 109,402	99%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years	(€m) 13,963 94	99% 1%	/ Loans 109,402 478	99% 1%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years	(€m) 13,963 94 21	99% 1% 0%	/ Loans 109,402 478 105	99% 1% 0%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years	(€m) 13,963 94 21 43 14,121  Ledger Balance	99% 1% 0% <u>0%</u>	/ Loans 109,402 478 105 188 110,173	99% 1% 0% <u>0%</u>
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Interest Only 5+ years Interest Only 5+ years Interest Only 5+ years Interest Interes	(€m)  13,963  94  21  43  14,121  Ledger Balance (€m)	99% 1% 0% <u>0%</u> 100%	/ Loans  109,402  478  105  188  110,173  No. of Accounts / Loans	99% 1% 0% <u>0%</u> 100%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9)	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748	99% 1% 0% 0% 100%  w of Total 12%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966	99% 1% 0% 0% 100%  **Of Total 10%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199	99% 1% 0% 0% 100%  **Of Total 12% 44%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881	99% 1% 0% 0% 100%  ** of Total 10% 47%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker	(€m)  13,963  94  21  43  14,121  Ledger Balance (€m)  1,748  6,199  6,173	99% 1% 0% 0% 100%  ** of Total 12% 44% 44%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326	99% 1% 0% 0% 100%  **Of Total 10% 47% 43%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Total	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121	99% 1% 0% 0% 100%  **Of Total 12% 44%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966 51,881 47,326 110,173	99% 1% 0% 0% 100%  ** of Total 10% 47%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years I Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9) Variable ECB Tracker	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121	99% 1% 0% 0% 100%  ** of Total 12% 44% 44%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326	99% 1% 0% 0% 100%  **Of Total 10% 47% 43%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Total  Table 9 Fixed Rate Loan Periods (years)	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121  Ledger Balance	99% 1% 0% 0% 100%  **Of Total 12% 44% 44% 100%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966 51,881 47,326 110,173  No. of Accounts	99% 1% 0% 0% 100%  **Of Total 10% 47% 43% 100%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years I Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9) Variable ECB Tracker I Total  Table 9 Fixed Rate Loan Periods (years) > <=	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m)  1,748 6,199 6,173 14,121  Ledger Balance (€m)	99% 1% 0% 0% 100%  ** of Total 12% 44% 44% 100%  ** of Total	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326 110,173  No. of Accounts / Loans	99% 1% 0% 0% 100%  ** of Total 10% 47% 43% 100%  ** of Total
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years I otal  Table 8 Products by Interest Rate Type  Fixed (see also Table 9) Variable ECB Tracker I otal  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121  Ledger Balance (€m) 848	99% 1% 0% 0% 100%  ** of Total 12% 44% 44% 100%  ** of Total 49%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966 51,881 47,326 110,173  No. of Accounts / Loans 5,108	99% 1% 0% 0% 100%  **of Total 10% 47% 43% 100%  **of Total 47%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years  Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9)  Variable  ECB Tracker  Total  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1  1-2	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m)  1,748 6,199 6,173 14,121  Ledger Balance (€m)  848 320	99% 1% 0% 0% 100%  ** of Total  12% 44% 44% 100%  ** of Total  49% 18%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326 110,173  No. of Accounts / Loans  5,108 1,984	99% 1% 0% 0% 100%  % of Total 10% 47% 43% 100%  % of Total 47% 18%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Interest Only 6+ years Interest Only 6- years Interest Only 7- years Interest Only 7-	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m)  1,748 6,199 6,173 14,121  Ledger Balance (€m)  848 320 216	99% 1% 0% 0% 100%  ** of Total  12% 44% 44% 100%  ** of Total  49% 18% 12%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326 110,173  No. of Accounts / Loans  5,108 1,984 1,442	99% 1% 0% 0% 100%  **Of Total 10% 47% 43% 100%  **Of Total 47% 18% 13%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9) Variable ECB Tracker Total  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1  1-2  2-3  3-5  5+	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121  Ledger Balance (€m)  848 320 216 357	99% 1% 0% 0% 100%  ** of Total 12% 44% 44% 100%  ** of Total 49% 18% 12% 21%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966 51,881 47,326 110,173  No. of Accounts / Loans  5,108 1,984 1,442 2,321	99% 1% 0% 0% 100%  **of Total 10% 47% 43% 100%  **of Total 47% 18% 13% 21%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9)  Variable  ECB Tracker  Total  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1  1-2  2-3  3-5	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m)  1,748 6,199 6,173 14,121  Ledger Balance (€m)  848 320 216 357 7 1,748  Ledger Balance	99% 1% 0% 0% 100%  ** of Total  12% 44% 44% 100%  ** of Total  49% 18% 12% 21% 0%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326 110,173  No. of Accounts / Loans  5,108 1,984 1,442 2,321 111 10,966  No. of Accounts	99% 1% 0% 0% 100%  **of Total 10% 47% 43% 100%  **of Total 47% 18% 13% 21% 1%
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Total  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1  1-2  2-3  3-5  5+  Total  Table 10 Arrears Multiple (months)	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m) 1,748 6,199 6,173 14,121  Ledger Balance (€m) 848 320 216 357 7 1,748  Ledger Balance (€m)	99% 1% 0% 0% 100%  ** of Total  12% 44% 44% 100%  ** of Total  49% 18% 12% 21% 0% 100%  ** of Total	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans 10,966 51,881 47,326 110,173  No. of Accounts / Loans 5,108 1,984 1,442 2,321 111 10,966  No. of Accounts / Loans	99% 1% 0% 0% 100%  **of Total 10% 47% 43% 100%  **of Total 47% 18% 13% 21% 1% 100%  **of Total
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total  Table 8 Products by Interest Rate Type  Fixed (see also Table 9) Variable ECB Tracker Total  Table 9 Fixed Rate Loan Periods (years)  > <=  0-1  1-2  2-3  3-5  5+  Total	(€m)  13,963 94 21 43 14,121  Ledger Balance (€m)  1,748 6,199 6,173 14,121  Ledger Balance (€m)  848 320 216 357 7 1,748  Ledger Balance	99% 1% 0% 0% 100%  ** of Total  12% 44% 44% 100%  ** of Total  49% 18% 12% 21% 0% 100%	/ Loans  109,402 478 105 188 110,173  No. of Accounts / Loans  10,966 51,881 47,326 110,173  No. of Accounts / Loans  5,108 1,984 1,442 2,321 111 10,966  No. of Accounts	99% 1% 0% 0% 100%  **of Total 10% 47% 43% 100%  **of Total 47% 18% 13% 21% 1% 100%

1 month	6.0	0.0%	40	0.0%
>1 month	nil	nil	nil	nil
Total	14,121	100%	110,173	0.1%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	12,108	86%	92,743	84%
Second Home	106	1%	1,195	1%
Buy To let	<u>1,907</u>	<u>13%</u>	<u>16,235</u>	<u>15%</u>
Total	14,121	100%	110,173	100%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,374	38%	30,105	27%
Non Dublin	<u>8,747</u>	<u>62%</u>	<u>80,068</u>	<u>73%</u>
Total	14,121	100%	110,173	100%

- (1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index (February 2016 for March 2016) with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.
- (2a) Up to and including November 2011, properties were indexed using the ESRI/PTSB house price index. This index has been discontinued with the last published index being for Quarter 4 2010. A new index, compiled by the CSO, has since been adopted through Regulatory Notice in December 2011.
- (2b) In March 2016, the CSO index showed a national peak to trough fall in house prices of 33.8% and a fall of 36.9% & 35.2% in Dublin and outside Dublin respectively.
- (3) Seasoning is measured by reference to the opening date of loan accounts, which are set up on the advance of new mortgage loans, on further advances and on changes to the terms of existing mortgages resulting in the amalgamation of existing loan accounts into new loan accounts
- (4)The above 110,173 loan accounts were secured on 98,440 properties; there may be more than one loan account against a property