



## AIB Mortgage Bank Detailed ACS Pool Analysis Dec 2019

**Table 1 Mortgage Loans Summary**

Total Indexed Property Valuation <sup>(1) (2a) (2b)</sup>	€37.3bn
Total Number of Accounts	115,914
Total Number of Properties	104,203
Nominal Balances of the Mortgages	€14.6bn
Prudent Market Value	€14.3bn
Average Mortgage Balance	€125,706
Weighted Average Unindexed LTV	58.0%
Weighted Average Indexed LTV	54.4%
Aggregate Indexed LTV	39.1%
Weighted Average Seasoning	94 Months
Weighted Average Remaining Legal Term	19.1 Years
Weighted Average Life (Contracted Duration)	10.75 Years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,059	14.13%	33,620	32.00%
30% - 40%	1,534	10.52%	12,071	12.00%
40% - 50%	1,947	13.36%	12,524	12.00%
50% - 60%	1,845	12.66%	10,612	10.00%
60% - 70%	2,239	15.37%	11,475	11.00%
70% - 80%	2,466	16.92%	11,947	12.00%
80% - 90%	1,915	13.15%	9,617	9.22%
90% - 95%	364	2.50%	1,545	1.02%
95% - 100%	22	0.15%	90	0.09%
100% - 101%	6	0.04%	24	0.02%
101% +	174	1.19%	678	0.65%
<b>Total</b>	14,571	100.00%	104,203	100.00%
<b>Weighted Average LTV</b>	<b>58.0%</b>			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,222	15.25%	35,790	34.3%
30% - 40%	1,755	12.05%	13,367	12.8%
40% - 50%	2,333	16.00%	14,806	14.2%
50% - 60%	2,253	16.00%	12,626	12.1%
60% - 70%	2,251	16.00%	11,418	11.0%
70% - 80%	1,855	13.00%	8,323	9.0%
80% - 90%	1,455	9.99%	6,246	6.0%
90% - 95%	291	2.00%	1,102	1.1%
95% - 100%	44	0.30%	154	0.1%
100% - 110%	38	0.26%	130	0.1%
110% - 120%	22	0.15%	79	0.1%
120%+	51	0.35%	162	0.2%
<b>Total</b>	14,571	100.00%	104,203	100.00%
<b>Weighted Average LTV</b>	<b>54.4%</b>			

Table 4 Mortgage Size <sup>(4)</sup> (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,219	15.23%	46,172	39.83%
€100 - €200	5,671	38.92%	42,863	36.98%
€200 - €350	4,809	33.00%	21,835	18.84%
€350 - €500	1,100	7.55%	3,476	3.00%
€500 +	<u>773</u>	<u>5.31%</u>	<u>1,568</u>	<u>1.35%</u>
<b>Total</b>	14,571	100.00%	115,914	100.00%
<b>Average Mortgage</b>	<b>125,706</b>			

Table 5 Seasoning <sup>(3)</sup> (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,473	10.11%	7,984	6.89%
12-24	1,499	10.29%	8,564	8.00%
24-36	1,114	7.65%	6,815	5.88%
36-48	892	6.12%	5,946	5.13%
48-60	716	4.91%	5,199	4.49%
60-72	478	3.28%	3,682	3.18%
72+	<u>8,398</u>	<u>57.64%</u>	<u>77,724</u>	<u>67.05%</u>
<b>Total</b>	14,571	100.00%	115,914	100.00%
<b>Weighted Average</b>	<b>94 Months</b>			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	413	2.83%	15,288	13.19%
5-10	1,587	10.89%	21,414	18.47%
10-15	2,670	18.32%	22,307	20.00%
15-20	2,841	19.50%	18,307	15.79%
20-25	3,719	25.52%	20,506	17.69%
25-30	2,217	15.22%	12,088	10.43%
30-35	1,124	7.71%	6,004	5.18%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
<b>Total</b>	14,571	100.00%	115,914	100.00%
<b>Weighted Average</b>	<b>19.1 Years</b>			

Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	14,512	99.59%	115,614	99.74%
Interest Only 0 - 2 years	27	0.19%	163	0.14%
Interest Only 2 - 5 years	10	0.07%	54	0.05%
Interest Only 5+ years	<u>21</u>	<u>0.15%</u>	<u>83</u>	<u>0.07%</u>
<b>Total</b>	14,571	100.00%	115,914	100.00%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	1,949	14.00%	10,914	9.42%
Variable	8,052	55.26%	63,669	54.93%
ECB Tracker	<u>4,571</u>	<u>31.37%</u>	<u>41,331</u>	<u>35.66%</u>
<b>Total</b>	14,571	100.00%	115,914	100.00%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	350	17.96%	2,352	21.55%
1-2	289	14.83%	1,793	16.43%
2-3	382	19.61%	2,036	18.65%
3-5	789	40.00%	3,921	35.93%
5+	<u>138</u>	<u>7.09%</u>	<u>812</u>	<u>7.44%</u>
<b>Total</b>	1,949	100.00%	10,914	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	14,543	99.81%	115,693	nil
>0 <1 month	0.7	0.00%	5	0.00%
1 month	27.3	0.19%	216	0.19%
>1 month	nil	nil	nil	nil
<b>Total</b>	<b>14,571</b>	<b>100.00%</b>	<b>115,914</b>	<b>0.19%</b>

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	13,044	89.60%	100,671	86.85%
Second Home	88	0.70%	1,112	0.96%
Buy To let	<u>1,439</u>	<u>9.70%</u>	<u>14,131</u>	<u>12.19%</u>
<b>Total</b>	<b>14,571</b>	<b>100.00%</b>	<b>115,914</b>	<b>100.00%</b>

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,510	37.81%	31,534	27.20%
Non Dublin	<u>9,061</u>	<u>62.19%</u>	<u>84,380</u>	<u>72.80%</u>
<b>Total</b>	<b>14,571</b>	<b>100.00%</b>	<b>115,914</b>	<b>100.00%</b>

(1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index 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 October, the CSO index showed a national fall from peak (April 2007) in house prices of 16.9%, Dublin had a fall from peak (February 2007) of 21.3% & outside Dublin fall from peak (May 2007) of 20.1%.

(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 115914 loan accounts were secured on 104203 properties; there may be more than one loan account against a property.