



## AIB Mortgage Bank Detailed ACS Pool Analysis June 2020

**Table 1 Mortgage Loans Summary**

Total Indexed Property Valuation <sup>(1) (2a) (2b)</sup>	€38.9bn
Total Number of Accounts	122,764
Total Number of Properties	110,210
Nominal Balances of the Mortgages	€15.5bn
Prudent Market Value	€15.1bn
Average Mortgage Balance	€126,473
Weighted Average Unindexed LTV	58.2%
Weighted Average Indexed LTV	55.7%
Aggregate Indexed LTV	39.9%
Weighted Average Seasoning	95 Months
Weighted Average Remaining Legal Term	19.1 Years
Weighted Average Life (Contracted Duration)	10.78 Years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,176	14.01%	35,275	32.01%
30% - 40%	1,644	10.59%	12,983	11.77%
40% - 50%	2,045	13.17%	13,115	11.90%
50% - 60%	1,955	12.59%	11,224	10.18%
60% - 70%	2,406	15.50%	12,332	11.19%
70% - 80%	2,545	16.39%	12,352	11.21%
80% - 90%	2,130	13.72%	10,371	9.41%
90% - 95%	407	2.62%	1,726	1.57%
95% - 100%	28	0.18%	110	0.10%
100% - 101%	7	0.05%	22	0.02%
101% +	<u>183</u>	<u>1.18%</u>	<u>700</u>	<u>0.64%</u>
<b>Total</b>	15,526	100%	110,210	100%
<b>Weighted Average LTV</b>	<b>58.2%</b>			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,272	14.63%	36,883	33.47%
30% - 40%	1,798	11.58%	13,896	12.61%
40% - 50%	2,397	15.44%	15,325	13.91%
50% - 60%	2,300	14.81%	13,070	11.86%
60% - 70%	2,349	15.13%	11,991	10.88%
70% - 80%	2,025	13.04%	9,130	8.28%
80% - 90%	1,660	10.69%	7,143	6.48%
90% - 95%	550	3.54%	2,171	1.97%
95% - 100%	50	0.32%	180	0.16%
100% - 110%	46	0.30%	155	0.14%
110% - 120%	24	0.16%	90	0.08%
120%+	<u>56</u>	<u>0.36%</u>	<u>176</u>	<u>0.16%</u>
<b>Total</b>	15,526	100%	110,210	100%
<b>Weighted Average LTV</b>	<b>55.7%</b>			

Table 4 Mortgage Size <sup>(4)</sup> (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,335	15.04%	48,399	39.42%
€100 - €200	6,007	38.69%	45,421	37.00%
€200 - €350	5,162	33.25%	23,468	19.12%
€350 - €500	1,193	7.68%	3,779	3.08%
€500 +	829	<u>5.34%</u>	<u>1,697</u>	<u>1.38%</u>
<b>Total</b>	15,526	100%	122,764	100%
<b>Average Mortgage</b>	<b>126,473</b>			

Table 5 Seasoning <sup>(3)</sup> (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,545	9.95%	8,276	6.74%
12-24	1,583	10.20%	8,988	7.32%
24-36	1,353	8.71%	7,962	6.49%
36-48	1,043	6.72%	6,833	5.57%
48-60	738	4.75%	5,290	4.31%
60-72	612	3.94%	4,610	3.76%
72+	<u>8,652</u>	<u>55.73%</u>	<u>80,805</u>	<u>65.81%</u>
<b>Total</b>	15,526	100%	122,764	100%
<b>Weighted Average</b>	<b>95 Months</b>			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	439	2.83%	15,954	13.00%
5-10	1,671	10.76%	22,590	18.40%
10-15	2,826	18.20%	23,589	19.21%
15-20	3,019	19.44%	19,415	15.81%
20-25	3,956	25.48%	21,886	17.83%
25-30	2,367	15.25%	12,812	10.44%
30-35	1,248	8.04%	6,516	5.31%
35+	<u>0.44</u>	<u>0.00%</u>	<u>2</u>	<u>0.00%</u>
<b>Total</b>	15,526	100%	122,764	100%
<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	15,241	98.15%	120,851	98.45%
Interest Only 0 - 2 years	256	1.65%	1,783	1.45%
Interest Only 2 - 5 years	12	0.08%	55	0.04%
Interest Only 5+ years	<u>18</u>	<u>0.12%</u>	<u>75</u>	<u>0.06%</u>
<b>Total</b>	15,526	100%	122,764	100%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	2,986	19.23%	16,259	13.25%
Variable	7,857	50.60%	63,656	51.85%
ECB Tracker	<u>4,684</u>	<u>30.17%</u>	<u>42,849</u>	<u>34.90%</u>
<b>Total</b>	15,526	100%	122,764	100%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	309	10.34%	2,074	12.76%
1-2	266	8.92%	1,608	9.89%
2-3	618	20.70%	3,380	20.79%
3-5	1,662	55.68%	8,397	51.64%
5+	<u>130</u>	<u>4.36%</u>	<u>800</u>	<u>4.92%</u>
<b>Total</b>	2,986	100%	16,259	100%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,447	99.49%	122,139	99.49%
30 days	47.6	0.31%	380	0.31%
30-60 days	20.8	0.13%	171	0.14%
60-90 days	5.6	0.04%	45	0.04%
90-180 days	4.9	0.03%	29	0.02%
<b>Total</b>	<b>15,526</b>	<b>100%</b>	<b>122,764</b>	<b>100.0%</b>

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	13,949	89.84%	106,858	87.04%
Second Home	86	0.55%	1,094	0.89%
Buy To let	<u>1,492</u>	<u>9.61%</u>	<u>14,812</u>	<u>12.07%</u>
<b>Total</b>	<b>15,526</b>	<b>100%</b>	<b>122,764</b>	<b>100%</b>

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,870	37.81%	33,504	27.29%
Non Dublin	<u>9,656</u>	<u>62.19%</u>	<u>89,260</u>	<u>72.71%</u>
<b>Total</b>	<b>15,526</b>	<b>100%</b>	<b>122,764</b>	<b>100%</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 April, the CSO index showed a national fall from peak (April 2007) in house prices of 18.1%, Dublin had a fall from peak (February 2007) of 22.6% & outside Dublin fall from peak (May 2007) of 21.1%.

(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 122764 loan accounts were secured on 110210 properties; there may be more than one loan account against a property.