AIB	ACS Summary			
Table 1 Mortgage Pool Summary	Mar-13	Jun-13	Sep-13	Dec-13
Total Property Valuation Total Number of Accounts	€23.7bn 120,053	€23.6bn 118.258	€24.3bn 118.084	€24.6bn 115,364
Total Number of Properties	105,350	103,988	103,991	101,792
Aggregate Balance of the Mortgages	€16.8bn	€16.4bn	€16.3bn	€15.7bn
Average Mortgage Balance	€140,221	€138,592	€137,697	€136,156
Weighted Average Current LTV (1)	64.2%	63.6%	63.5%	63.0%
Weighted Average Indexed LTV (2) Aggregate Indexed LTV (3)	102.2% 70.9%	100.1% 69.5%	95.9% 66.9%	91.4% 63.9%
Weighted Average Seasoning	70 Months	72 Months	73 Months	76 Months
Weighted Average Remaining Term	19.6 Years	19.6 Years	19.6 Years	19.5 Years
Are Construction Loans Part of Eligible Assets?	No	No	No	No
Are Commercial Mortgages Permitted in the Cover Pool?	Yes	Yes	Yes	Yes
Maximum Commercial Mortgages % Permitted in the Cover Pool	10%	10%	10%	10%
Commercial Mortgages % in the Cover Pool Are ABS Allowed in the Cover Pool?	0% Yes	0% Yes	0% Yes	0% Yes
Maximum % ABS Allowed in the Cover Pool	10%	10%	10%	10%
RMBS % in the Cover Pool	0%	0%	0%	0%
CMBS % in the Cover Pool	0%	0%	0%	0%
% of First Lien Mortgages in the Cover Pool	100%	100%	100%	100%
% of Self Certified Loans in the Cover Pool	0%	0%	0%	0%
Table 2 Pool Balance Breakdown				
Dublin	37%	37%	37%	37%
Non Dublin	63%	63%	63%	63%
Balance <= 100k	12%	12%	12%	12%
Balance >100k <=200k	32%	33%	33%	34%
Balance >200k <=500k	46%	46%	46%	46%
Balance > 500k	9%	9%	9%	8%
Table 3 Pool Arrears Analysis		Γ		Γ
No of Accounts in Arroom	1.000	736	718	590
No of Accounts in Arrears (4)	1,000 0.90%	0.60%	0.60%	582 0.50%
Percentage of Accounts in Arrears	0.90% €155m	€118m	€112m	0.50% €89m
Mortgage Value of Accounts in Arrears Percentage of Total Mortgage Value of Pool	0.92%	0.72%	0.69%	0.57%
Amount in Arrears	€0.9m	€0.6m	€0.6m	€0.5m
	coloni	60.011	60.011	60.011
Table 4 Bond Summary				
No of Bonds	16	15	15	14
Value of Bonds	€10.135bn	€8.985bn	€8.485bn	€8.035bn
Duration	2.9 Years	2.9 Years	3.1 Years	3.0 Years
Do the Covered Bonds Contain a Soft or Hard Bullet Structure?	Bot	h are possible subject to	the final terms of the be	ond
Is there a Legal Possibility to Redeem the Covered Bond Before its	No	No	No	No
Legal and Final Maturity? (5)			Data Table	
		See Bond	Data Table	
Bond Data Table	•			
Bond Data Table Table 5 Cover Pool Summary				
Table 5 Cover Pool Summary	66%	83%	92%	96%
	66% €12.7bn	83% €12.6bn	92% €12.8bn	96% €12.7bn
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6)				
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7)	€12.7bn	€12.6bn	€12.8bn	€12.7bn
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (#)	€12.7bn €12.8bn	€12.6bn €12.6bn	€12.8bn €12.8bn	€12.7bn €12.7bn
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9)	€12.7bn €12.8bn 26%	€12.6bn €12.6bn 40%	€12.8bn €12.8bn 51%	€12.7bn €12.7bn 58%
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9) Minimum Legislative Overcollateralisation Requirement	€12.7bn €12.8bn 26% 3%	€12.6bn €12.6bn 40% 3%	€12.8bn €12.8bn 51% 3%	€12.7bn €12.7bn 58% 3%
Table 5 Cover Pool Summary Nominal Overcollateralisation % (0) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (0) Legislative Overcollateralisation % (0) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10)	€12.7bn €12.8bn 26% 3% 12%	€12.6bn €12.6bn 40% 3% 12%	€12.8bn €12.8bn 51% 3% 12%	€12.7bn €12.7bn 58% 3% 12%
Table 5 Cover Pool Summary Nominal Overcollateralisation % (0) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (0) Legislative Overcollateralisation % (0) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11)	€12.7bn €12.8bn 26% 3% 12% 56%	€12.6bn €12.6bn 40% 3% 12% 56%	€12.8bn €12.8bn 51% 3% 12% 56%	€12.7bn €12.7bn 58% 3% 12% 56%
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9) Minimum Contractual Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12)	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn
Table 5 Cover Pool Summary Nominal Overcollateralisation % (®) Prudent Market Value of Mortgages (r) Prudent Market Value of Cover Pool (®) Legislative Overcollateralisation % (®) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (t®) Committed to Rating Agencies/Others (t1) Substitution Assets (t2) Qualified Substitution Assets (t3) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool?	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn €0.035bn 10.8 Years Yes	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn €0.035bn 10.7 Years Yes	€12.8bn €12.8bn 51% 3% 12% 66% €0.035bn €0.035bn €0.035bn 10.7 Years Yes	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes
Table 5 Cover Pool Summary Nominal Overcollateralisation % (0) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (0) Legislative Overcollateralisation % (0) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level.
Table 5 Cover Pool Summary Nominal Overcollateralisation % (9) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (8) Legislative Overcollateralisation % (9) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool?	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level.
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (r) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (#) Substitution Assets (#) Qualified Substitution Assets (#) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual cubalance of a mortgage individed by the historical property valuation. (2) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual in	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini ad by the current balance of ex- ted by the current balance of ex-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (0) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (0) Legislative Overcollateralisation % (0) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual or balance of a mortgage divided by the historical property valuation. (2) The Weighted Average divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical property valuation indexed up to corrent balance of a mortgage divided by the historical	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of ea- ted by the current balance of ea- ted by the current balance of ea-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Legislative Overcollateralisation Requirement (*) Committed to Rating Agencies/Others (*) Substitution Assets (*) Qualified Substitution Assets (*) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average divided by the historical property valuation. (2) The Weighted Average divided by the historical property valuation indexed up to commend the aggregate of loan balances divided by the aggregate of loan balance	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of ea- ted by the current balance of ea- ted by the current balance of ea-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (*) Substitution Assets (*2) Qualified Substitution Assets (*3) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Lurent LTV (Loan to Value) is an average of the individual or balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation indexed up to c (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of ea- ted by the current balance of ea- ted by the current balance of ea-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Legislative Overcollateralisation Requirement (*) Committed to Rating Agencies/Others (*) Substitution Assets (*) Qualified Substitution Assets (*) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average divided by the historical property valuation. (2) The Weighted Average divided by the historical property valuation indexed up to commend the aggregate of loan balances divided by the aggregate of loan balance	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of ea- ted by the current balance of ea- ted by the current balance of ea-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (*) Substitution Assets (*2) Qualified Substitution Assets (*3) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Lurent LTV (Loan to Value) is an average of the individual or balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation indexed up to c (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of ea- ted by the current balance of ea- ted by the current balance of ea-	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Mortgages (*) Prudent Market Value of Over Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Legislative Overcollateralisation Requirement (*) Committed to Rating Agencies/Others (*) Substitution Assets (*) Qualified Substitution Assets (*) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation indexed up to c (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregat (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms.	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight date with a 15% discount appli te of the indexed property valu	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ed by the current balance of ea ted by th	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the curren
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (*) Substitution Assets (*) Qualified Substitution Assets (*) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation indexed up to (*) (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the Bonds in Issue.	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight atte with a 15% discount appli ite of the indexed property value	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ed by the current balance of ea ted by th	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (*) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement (#) Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (*) Substitution Assets (*2) Qualified Substitution Assets (*2) Qualified Substitution Assets (*2) Meighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Gurrent LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the Bonds in Issue. (7) The Prudent Market Value of Mortgages plus qualifying Substitution Assets (capped 4)	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight ate with a 15% discount appli date with a 15% discount appli date with a 15% of the indexed propert at 15% of the indexed propert at 15% of bonds in issue)	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the minii ad by the current balance of en ted by th	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV sach property. The indexed LT	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn €0.035bn 10.6 Years Yes tractual OC level. of a property is the current
Table 5 Cover Pool Summary Nominal Overcollateralisation % (#) Prudent Market Value of Mortgages (?) Prudent Market Value of Cover Pool (#) Legislative Overcollateralisation % (#) Minimum Legislative Overcollateralisation Requirement (#) Minimum Contractual Overcollateralisation Requirement (#) Committed to Rating Agencies/Others (#) Substitution Assets (#) Qualified Substitution Assets (#) Qualified Substitution Assets (#) Bescribe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual of balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the Bonds in Issue. (7) The Prudent Market Value of Mortgages plus qualifying Substitution Assets (capped at 5% of bond;	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight ate with a 15% discount appli te of the indexed property value d at 75% of the indexed property value d at 75% of the indexed property value	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the minin at by the current balance of e ted by the current balance of e d to any uplift in valuation. In ations.	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV aach property. The indexed L1 00% of any valuation decreas	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn 0.6 Years Yes tractual OC level. of a property is the curren
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9) Minimum Legislative Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the mortgage capped (8) The Prudent Market Value of Mortgages plus qualifying Substitution Assets (capped at 15% or bond (10) Contractual commitment (in series 19, C20m self issuance) to hold 12% overclated	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight ate with a 15% discount appli te of the indexed property value d at 75% of the indexed property value d at 75% of the indexed property value	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of en- ted by the current	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV aach property. The indexed L1 00% of any valuation decreas	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn 0.6 Years Yes tractual OC level. of a property is the current V of a property is the e is applied.
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9) Minimum Legislative Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual or balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation indexed up to co (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the mortgage capped (8) The Prudent Market Value of Mortgages plus qualifying Substitution Assets (capped at 15% or bond (10) Contractual commitment (in series 19, €20m self issuance) to hold 12% overcollater	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight ate with a 15% discount appli tate with a 15% discount appli tate with a 15% discount appli tate of the indexed property value d at 75% of the indexed property value d at 75% of the indexed property value	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of en- ted by the current	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV aach property. The indexed L1 00% of any valuation decreas	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn 0.6 Years Yes tractual OC level. of a property is the current V of a property is the e is applied.
Table 5 Cover Pool Summary Nominal Overcollateralisation % (6) Prudent Market Value of Mortgages (7) Prudent Market Value of Cover Pool (6) Legislative Overcollateralisation % (9) Minimum Legislative Overcollateralisation Requirement (10) Committed to Rating Agencies/Others (11) Substitution Assets (12) Qualified Substitution Assets (13) Weighted Average Life (Contractual Duration) of Cover Pool Are Derivatives Included in the Cover Pool? Describe the Effect of a 15% Drop in House Prices to the Current OC (1) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (2) The Weighted Average Current LTV (Loan to Value) is an average of the individual in current balance of a mortgage divided by the historical property valuation. (3) The Aggregate Indexed LTV is the aggregate of loan balances divided by the aggregate (4) Accounts in Arrears are defined as payment due >= 1 day (5) This is subject to Final Terms. (6) Mortgage account balance plus Substitution Assets divided by the mortgage capped (8) The Prudent Market Value of Mortgages plus qualifying Substitution Assets (capped at 15% or bond (10) Contractual commitment (in series 19, C20m self issuance) to hold 12% overclated	€12.7bn €12.8bn 26% 3% 12% 56% €0.035bn €0.035bn 10.8 Years Yes The issuer is obli urrent LTV calculations weight ate with a 15% discount appli tate with a 15% discount appli tate with a 15% discount appli tate of the indexed property value d at 75% of the indexed property value d at 75% of the indexed property value	€12.6bn €12.6bn 40% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes ged to maintain the mini- ad by the current balance of en- ted by the current	€12.8bn €12.8bn 51% 3% 12% 56% €0.035bn €0.035bn 10.7 Years Yes mum legislative and con ach property. The current LTV aach property. The indexed L1 00% of any valuation decreas	€12.7bn €12.7bn 58% 3% 12% 56% €0.035bn 0.6 Years Yes tractual OC level. of a property is the current V of a property is the e is applied.