



AIB Mortgage Bank Detailed ACS Pool Analysis June 2011

Table 1 Mortgage Loans Summary	
Total Indexed Property Valuation	€33.5bn
Total Number of Accounts	132,052
Total Number of Properties	114,279
Nominal Balances of the Mortgages	€20.5bn
Prudent Market Value	€16.7bn
Average Mortgage Balance	€155,411
Weighted Average Unindexed LTV	67.9%
Weighted Average Indexed LTV	91.8%
Aggregate Indexed LTV	63.2%
Weighted Average Seasoning	54.3 Months
Weighted Average Remaining Legal Term	20.0 Years
Weighted Average Contracted Duration	12.4 Years

Table 2 Unindexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,037	10%	29,394	26%
30% - 40%	1,759	9%	12,937	11%
40% - 50%	2,277	11%	13,364	12%
50% - 60%	2,327	11%	11,998	10%
60% - 70%	2,647	13%	12,198	11%
70% - 80%	3,152	15%	12,895	11%
80% - 90%	3,828	19%	14,257	12%
90% - 95%	1,157	6%	3,985	3%
95% - 100%	439	2%	1,276	1%
100% - 101%	96	0%	263	0%
101% +	804	4%	1,712	1%
Total	20,522	100%	114,279	100%
Weighted Average LTV	67.9%			

Table 3 Indexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,293	6%	25,482	22%
30% - 40%	1,022	5%	9,332	8%
40% - 50%	1,296	6%	9,232	8%
50% - 60%	1,523	7%	9,266	8%
60% - 70%	1,726	8%	9,272	8%
70% - 80%	1,785	9%	8,589	8%
80% - 90%	1,902	9%	8,289	7%
90% - 95%	1,235	6%	5,262	5%
95% - 100%	982	5%	4,061	4%
100% - 110%	1,926	9%	7,626	7%
110% - 120%	1,751	9%	6,368	6%
120%+	4,083	20%	11,500	10%
Total	20,522	100%	114,279	100%
Weighted Average LTV	91.8%			

Table 4 Mortgage Size ⁽²⁾ (€)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100,000	1,916	9%	41,693	32%
€100,000 - €200,000	5,681	28%	43,813	33%
€200,000 - €350,000	7,517	37%	33,735	26%
€350,000 - €500,000	2,589	13%	7,878	6%
€500,000 +	2,819	14%	4,933	4%
Total	20,522	100%	132,052	100%
Average Mortgage	155,411			
Table 5 Seasoning ⁽¹⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	715	3%	4,141	3%
12-24	1,944	9%	10,699	8%
24-36	2,952	14%	15,307	12%
36-48	3,665	18%	17,797	13%
48-60	3,844	19%	18,922	14%
60-72	2,843	14%	16,699	13%
72+	4,559	22%	48,487	37%
Total	20,522	100%	132,052	100%
Weighted Average	54.3 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	484	2%	11,667	9%
5-10	1,451	7%	20,346	15%
10-15	3,349	16%	26,326	20%
15-20	4,941	24%	28,439	22%
20-25	4,772	23%	22,513	17%
25-30	2,978	15%	12,412	9%
30-35	2,547	12%	10,349	8%
Total	20,522	100%	132,052	100%
Weighted Average	20.0 Years			
Table 7 Repayment Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	17,404	85%	119,462	90%
Interest Only 0 - 2 years	2,789	14%	11,253	9%
Interest Only 2 - 5 years	202	1%	791	1%
Interest Only 5+ years	127	1%	546	0%
Total	20,522	100%	132,052	100%

Table 8 Products by Interest Rate Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	3,650	18%	20,228	15%
Variable	5,169	25%	45,756	35%
ECB Tracker	11,703	57%	66,068	50%
Total	20,522	100%	132,052	100%
Table 9 Fixed Rate Loan Periods(years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	937	26%	5,181	26%
1-2	1,054	29%	5,575	28%
2-3	847	23%	4,511	22%
3-5	714	20%	4,154	21%
5+	97	3%	807	4%
Total	3,650	100%	20,228	100%
Table 10 Arrears Multiple (months)				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	20,185	98.36%	130,408	-
>0 <1 month	272	1.32%	1,421	1.4
1 month	66	0.32%	223	0.4
>1 month	-	-	-	-
Total	20,522	100%	132,052	1.8
Table 11 Market Segment				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,129	74%	102,055	77%
Second Home	208	1%	1,722	1%
Buy To let	5,185	25%	28,275	21%
Total	20,522	100%	132,052	100%
Table 12 Geographical Concentration				
County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	7,454	36%	33,664	25%
Non Dublin	13,068	64%	98,388	75%
Total	20,522	100%	132,052	100%

(1) 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

(2)The above 132,052 loan accounts were secured on 114,279 properties; there may be more than one loan account against a property