



# AIB Mortgage Bank Detailed ACS Pool Analysis September 2009

**Table 1 Mortgage Loans Summary**

Total Indexed Property Valuation	€33.5bn
Total Number of Accounts	112,276
Total Number of Properties	96,245
Aggregate Balances of the Mortgages	€16.2bn
Average Mortgage Balance	144,484
Weighted Average Unindexed LTV	61.8%
Weighted Average Indexed LTV	69.5%
Aggregate Indexed LTV	48.4%
Weighted Average Seasoning <sup>(1)</sup>	42.1 Months
Weighted Average Remaining Legal Term	19.6 Years
Weighted Average Contracted Duration	13.1 Years

**Table 2 Unindexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,946	12%	27,695	29%
30% - 40%	1,628	10%	12,042	13%
40% - 50%	2,092	13%	12,396	13%
50% - 60%	1,808	11%	9,489	10%
60% - 70%	1,533	9%	7,464	8%
70% - 80%	2,159	13%	9,276	10%
80% - 90%	3,031	19%	11,434	12%
90% - 95%	1,088	7%	3,771	4%
95% - 100%	702	4%	2,051	2%
100% - 101%	235	1%	627	1%
101% +	-	-	-	-
<b>Total</b>	<b>16,222</b>	<b>100%</b>	<b>96,245</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>61.8%</b>			

**Table 3 Indexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,844	11%	30,361	32%
30% - 40%	1,356	8%	10,469	11%
40% - 50%	1,595	10%	9,794	10%
50% - 60%	1,809	11%	9,404	10%
60% - 70%	1,532	9%	7,063	7%
70% - 80%	1,416	9%	6,039	6%
80% - 90%	1,618	10%	6,431	7%
90% - 95%	1,083	7%	4,099	4%
95% - 100%	991	6%	3,481	4%
100% - 110%	1,599	10%	5,249	5%
110% +	1,379	8%	3,855	4%
<b>Total</b>	<b>16,222</b>	<b>100%</b>	<b>96,245</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>69.5%</b>			

Table 4 Mortgage Size <sup>(2)</sup> (€)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
€0 - €100,000		1,861	11%	41,142	37%
€100,000 - €200,000		4,537	28%	36,023	32%
€200,000 - €500,000		7,392	46%	30,868	27%
€500,000		2,432	15%	4,243	4%
<b>Total</b>		16,222	100%	112,276	100%
<b>Average Mortgage</b>		<b>144,484</b>			
Table 5 Seasoning <sup>(1)</sup> (months)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-12		1,768	11%	9,505	8%
12-24		2,575	16%	12,452	11%
24-36		3,277	20%	16,267	14%
36-48		3,129	19%	17,172	15%
48-60		2,066	13%	13,778	12%
60-72		1,369	8%	10,890	10%
72+		2,039	13%	32,212	29%
<b>Total</b>		16,222	100%	112,276	100%
<b>Weighted Average</b>		<b>42.1 Months</b>			
Table 6 Remaining Legal Term (years)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-5		448	3%	10,666	6%
5-10		1,286	8%	19,017	14%
10-15		2,626	16%	23,099	20%
15-20		4,249	26%	25,111	24%
20-25		3,962	24%	19,366	20%
25-30		1,833	11%	7,889	8%
30-35		1,819	11%	7,128	8%
<b>Total</b>		16,222	100%	112,276	100%
<b>Weighted Average</b>		<b>19.6 Years</b>			
Table 7 Repayment Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Principal and Interest		12,028	74%	95,297	85%
Interest Only 0 - 2 years		3,137	19%	12,785	11%
Interest Only 2 - 5 years		879	5%	3,399	3%
Interest Only 5+ years		178	1%	795	1%
<b>Total</b>		16,222	100%	112,276	100%
Table 8 Products by Interest Rate Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Fixed (see also Table 9)		1,520	9%	9,831	9%
Variable		4,935	31%	45,464	40%
ECB Tracker		9,767	60%	56,981	51%
<b>Total</b>		16,222	100%	112,276	100%

Table 9 Fixed Rate Loan Periods(years)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=					
	0-1	599	39%	3,377	36%
	1-2	470	31%	2,997	30%
	2-3	259	17%	1,786	18%
	3-5	112	7%	894	9%
	5+	80	5%	777	7%
<b>Total</b>		1,520	100%	9,831	100%
Table 10 Arrears Multiple (months)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
	No Arrears	16,138	99.48%	111,764	-
	>0 <1 month	66	0.41%	431	0.3
	1 month	18	0.11%	81	0.1
	>1 month	-	-	-	-
<b>Total</b>		16,222	100%	112,276	0.4
Table 11 Market Segment		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	Owner Occupier	11,413	70%	86,376	77%
	Second Home	198	1%	1,556	1%
	Buy To let	4,612	29%	24,344	22%
<b>Total</b>		16,222	100%	112,276	100%
Table 12 Geographical Concentration		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	County				
	Dublin	5,202	32%	24,971	22%
	Non Dublin	11,020	68%	87,305	78%
<b>Total</b>		16,222	100%	112,276	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 112,276 loan accounts were secured on 96,245 properties; there may be more than one loan account against a property