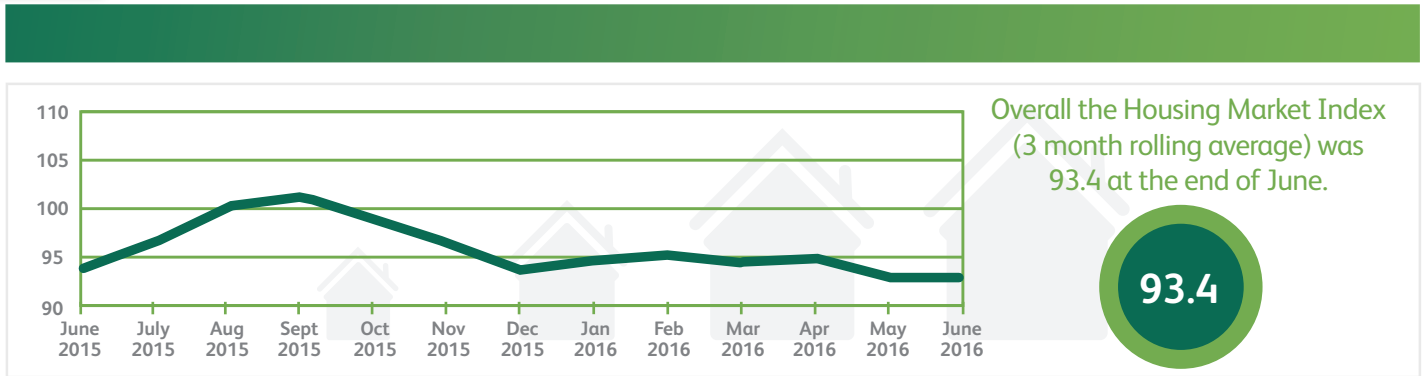


AIB-ESRI Housing Market Index.

The index is based on a telephone survey of over 800 consumers each month across the country. The survey has been conducted by the ESRI on behalf of AIB since July 2013. It consists of a series of questions which ask about consumers' perception of the housing market and their house price expectations.



Some Key Findings (as at June 2016)



Consumers Expect Moderate House Price Growth / Good Time to Sell

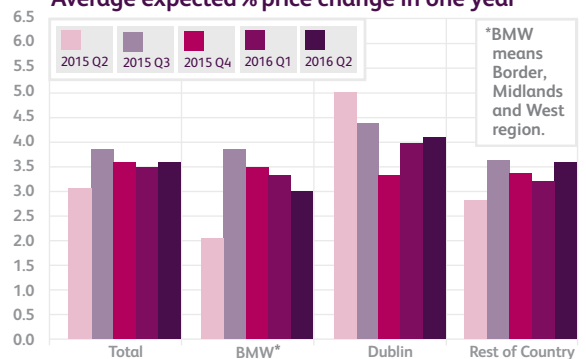
The number of consumers surveyed that think house prices will be **much higher/little higher** next year is **60%**, up from **58%** in Q1 2016.



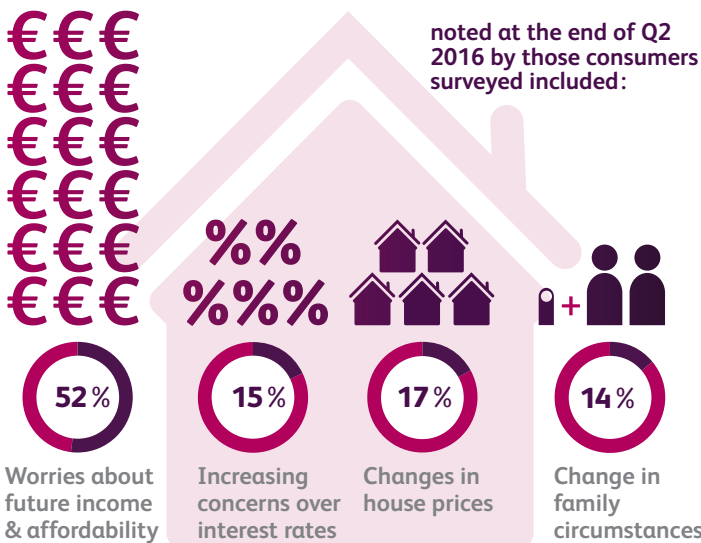
The number of consumers surveyed that think it is a **good time to sell** is **32%**, up from **31%** in Q1 2016.



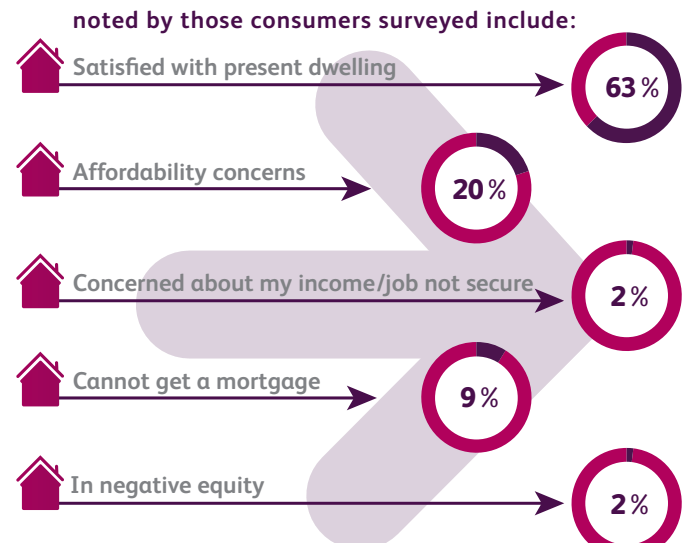
Average expected % price change in one year



Main Risks - Customer Concerns



Main Reasons For Not Buying



eMortgages Calculator
Find out what you could borrow.



Calculate



Register



Apply

<https://mortgage.aib.ie>

WARNING

If you do not keep up your repayments you may lose your home.

WARNING

The cost of your monthly repayments may increase.

WARNING

If you do not meet the repayments on your credit agreement, your account will go into arrears, this may affect your credit rating, which may limit your ability to access credit in the future.

WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP PAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED ON IT.

THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY THE LENDER FROM TIME TO TIME. (NOTE: APPLIES TO VARIABLE RATE LOAN ONLY.)

If you or your dependants intend to use the property as a principal place of residence, you must show evidence of mortgage protection insurance, unless you are exempt under the Consumer Credit Act 1995 (you can seek this insurance through us or from other sources).

Maximum loan to value of Owner Occupier Residential Properties - 90% of purchase price or valuation whichever is lower. For Buy-To-Let/Investment properties – 70% of purchase price or valuation whichever is lower. Lending levels are subject to monthly repayment burden, typically not exceeding c. 35% of borrowers disposable income and will vary according to individual circumstances. Loan requests considered on the basis of proof of income, financial status and demonstrated repayment capacity (including capacity to repay at higher interest rates). Loans not available to people under 18. Mortgage loans require to be secured by a mortgage and charge on the subject property.

A typical €100,000, 20 year mortgage for an Owner Occupier Residential Property with LTV >50% <= 80% will have a variable interest rate of 3.30% and APRC 3.37%, and 240 monthly repayments of €569.28. If the interest rate does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less than the amount of the loan would be 36,901.24 (inclusive of €150.00 and €65.00 valuation report fees and security release fee of €60.00). The total amount repayable would be 136,901.24. The effect of a 1% increase in interest rates for such a mortgage will add €51.81 to the monthly repayments.

A typical €100,000, 20 year mortgage for a Buy-To-Let/Investment Property will have a Standard Variable interest rate of 4.85% and 4.97% APRC and 240 monthly repayments of €650.63. If the APR does not vary during the term of the mortgage, the total cost of credit i.e. the total amount repayable less than the amount of the loan would be €56,426.20 (inclusive of €150.00 and €65.00 valuation report fees and security release fee of €60). The total amount repayable would be €156,426.20. The effect of a 1% increase in interest rates for such a mortgage will add €55.15 to the monthly repayments.

Arrears attract surcharge interest at 6% per annum in addition to the interest rate that applies to the loan.

Surcharge can be avoided by making all repayments when due.

Execution and registration of the mortgage deed will involve payment by you of your solicitor's fees, outlays and registration fees. The amount of solicitor's fees can be determined by negotiation with your solicitor, who will also inform you of the amount of the outlays and registration fees.

We will charge you €60 for executing a discharge, release or vacate of a mortgage.

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank is regulated by the Central Bank of Ireland. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Allied Irish Banks, p.l.c. Registered Office: Bankcentre, Ballsbridge, Dublin 4. Registered in Ireland, No. 24173.

If you have any questions, just ask.

