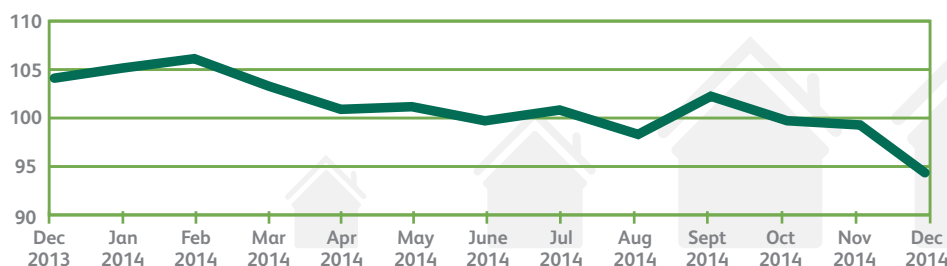


AIB-ESRI Housing Market Index.

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 December 2014)



Overall the Housing Market Index (3 month rolling average) was 94.5 at the end of December.

94.5

Consumers Expect House Price Growth To Continue

Of those consumers surveyed that think house prices will be **much higher/little higher** next year has remained level at **55%** for Q4 2014.

55%

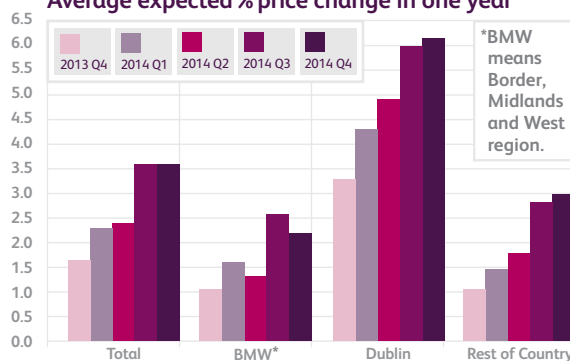
Of those consumers surveyed that think it is a good time to sell has softened from **23%** in Q3 2014 to **22%** in Q4 2014.

23%



22%

Average expected % price change in one year



Main Risks - Customer Concerns



noted at the end of Q4 2014 by those consumers surveyed included:



Worries about future income & affordability



14%

Changes in house prices



14%

Increasing concerns over interest rates



13%

Change in family circumstances

Main Reasons For Not Buying

noted by those consumers surveyed include:



Satisfied with present dwelling

67%



Affordability concerns

18%



Concerned about my income/job not secure

3%



Cannot get a mortgage

7.6%



In negative equity

1.5%



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 effect your credit rating, which may limit your ability to access credit in the future.

WARNING: IF YOU CANCEL OR MAKE A CLAIM FOR REIMBURSEMENT OF A DIRECT DEBIT REPAYING YOUR MORTGAGE ACCOUNT, AND FAIL TO MAKE ALTERNATIVE ARRANGEMENTS FOR PAYMENT, YOUR ACCOUNT WILL GO INTO ARREARS.

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: The above notice in respect of adjustments to repayment rates will not apply during any period when the loan is at a fixed rate.

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).

Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc. for life and pensions business.

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.

Surcharge Interest

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.

If the security includes a new mortgage of property other than your private dwelling place or holiday home, you will have to pay the Bank's solicitor's fees for each property mortgaged as well as your own solicitor's fees, outlays and property registration fees.

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. and AIB Mortgage Bank subscribe to the Voluntary Code of Conduct on pre-contractual information for home loans. A copy of the Code is available on request.

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If you have any questions, just ask.

