



AIB Mortgage Bank Detailed ACS Pool Analysis June 2021

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€40.1bn
Total Number of Accounts	121,890
Total Number of Properties	109,648
Nominal Balances of the Mortgages	€15.3bn
Prudent Market Value	€15.1bn
Average Mortgage Balance	€125,888
Weighted Average Unindexed LTV	59.1%
Weighted Average Indexed LTV	55.1%
Aggregate Indexed LTV	39.1%
Weighted Average Seasoning	96 Months
Weighted Average Remaining Legal Term	19.2 Years
Weighted Average Life (Contracted Duration)	10.79 Years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,180	14.21%	35,707	32.57%
30% - 40%	1,617	10.54%	12,792	11.67%
40% - 50%	1,949	12.70%	12,674	11.56%
50% - 60%	1,981	12.91%	11,408	10.40%
60% - 70%	2,386	15.55%	12,260	11.18%
70% - 80%	2,424	15.79%	11,953	10.90%
80% - 90%	2,379	15.51%	11,098	10.12%
90% - 95%	257	1.67%	1,043	0.95%
95% - 100%	23	0.15%	91	0.08%
100% - 101%	4	0.03%	21	0.02%
101% +	144	<u>0.94%</u>	<u>601</u>	<u>0.55%</u>
Total	15,344	100.00%	109,648	100.00%
Weighted Average LTV	59.1%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,470	16.10%	38,901	35.48%
30% - 40%	1,926	12.55%	14,565	13.28%
40% - 50%	2,380	15.51%	15,097	13.77%
50% - 60%	2,340	15.25%	13,014	11.87%
60% - 70%	2,325	15.15%	11,511	10.50%
70% - 80%	1,991	12.97%	8,622	7.86%
80% - 90%	1,761	11.48%	7,382	6.73%
90% - 95%	59	0.39%	211	0.19%
95% - 100%	17	0.11%	73	0.07%
100% - 110%	23	0.15%	97	0.09%
110% - 120%	13	0.09%	52	0.05%
120%+	<u>39</u>	<u>0.25%</u>	<u>123</u>	<u>0.11%</u>
Total	15,344	100.00%	109,648	100.00%
Weighted Average LTV	55.1%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,343	15.27%	48,501	39.79%
€100 - €200	5,984	39.00%	45,136	37.03%
€200 - €350	5,023	32.73%	22,870	18.76%
€350 - €500	1,187	7.73%	3,712	3.05%
€500 +	<u>808</u>	<u>5.27%</u>	<u>1,671</u>	<u>1.37%</u>
Total	15,344	100.00%	121,890	100.00%
Average Mortgage	125,888			

Table 5 Seasoning ⁽³⁾ (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,275	8.31%	6,446	5.29%
12-24	1,609	10.49%	8,799	7.22%
24-36	1,512	9.86%	8,921	7.32%
36-48	1,244	8.11%	7,633	6.26%
48-60	931	6.07%	6,382	5.24%
60-72	662	4.31%	4,966	4.07%
72+	<u>8,112</u>	<u>52.86%</u>	<u>78,743</u>	<u>64.60%</u>
Total	15,344	100.00%	121,890	100.00%
Weighted Average	96 Months			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	455	2.96%	16,256	13.34%
5-10	1,676	10.92%	22,606	18.55%
10-15	2,685	17.50%	22,708	18.63%
15-20	3,093	20.16%	19,935	16.35%
20-25	3,747	24.42%	21,143	17.35%
25-30	2,327	15.17%	12,471	10.23%
30-35	1,362	8.87%	6,771	5.56%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,344	100.00%	121,890	100.00%
Weighted Average	19.2 Years			

Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	15,308	99.76%	121,704	99.85%
Interest Only 0 - 2 years	11	0.07%	75	0.06%
Interest Only 2 - 5 years	12	0.08%	50	0.04%
Interest Only 5+ years	<u>14</u>	<u>0.09%</u>	<u>61</u>	<u>0.05%</u>
Total	15,344	100.00%	121,890	100.00%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	4,647	30.28%	25,128	20.62%
Variable	6,526	42.53%	56,514	46.36%
ECB Tracker	<u>4,171</u>	<u>27.19%</u>	<u>40,248</u>	<u>33.02%</u>
Total	15,344	100.00%	121,890	100.00%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	239	5.14%	1,519	6.05%
1-2	556	11.97%	3,198	12.73%
2-3	963	20.71%	5,452	21.70%
3-5	2,813	60.53%	14,467	57.57%
5+	<u>77</u>	<u>1.65%</u>	<u>492</u>	<u>1.96%</u>
Total	4,647	100.00%	25,128	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,243	99.34%	121,056	99.32%
30 days	54.2	0.35%	439	0.36%
30-60 days	33.7	0.22%	279	0.23%
60-90 days	5.8	0.04%	50	0.04%
90-180 days	7.5	0.05%	66	0.05%
Total	15,344	100.00%	121,890	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	13,971	91.05%	107,138	87.90%
Second Home	76	0.49%	977	0.80%
Buy To let	<u>1,298</u>	<u>8.46%</u>	<u>13,775</u>	<u>11.30%</u>
Total	15,344	100.00%	121,890	100.00%

Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
County				
Dublin	5,670	36.95%	32,789	26.90%
Non Dublin	<u>9,675</u>	<u>63.05%</u>	<u>89,101</u>	<u>73.10%</u>
Total	15,344	100.00%	121,890	100.00%

(1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.

(2a) Up to and including November 2011, properties were indexed using the ESRI/PTSB house price index. This index has been discontinued with the last published index being for Quarter 4 2010. A new index, compiled by the CSO, has since been adopted through Regulatory Notice in December 2011.

(2b) In April 2021, the CSO index showed a national fall from peak (April 2007) in house prices of 14.3%, Dublin had a fall from peak (February 2007) of 19.6% & outside Dublin fall from peak (May 2007) of 16.8%.

(3) 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.

(4) The above 121890 loan accounts were secured on 109648 properties; there may be more than one loan account against a property.