



AIB Mortgage Bank Detailed ACS Pool Analysis December 2025

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€50.047bn
Total Number of Accounts	112,649
Total Number of Properties	102,743
Nominal Balances of the Mortgages	€15.8bn
Prudent Market Value	€15.7bn
Average Mortgage Balance	€140,333
Weighted Average Unindexed LTV	58.8%
Weighted Average Indexed LTV	46.3%
Aggregate Indexed LTV	31.6%
Weighted Average Seasoning	85.2 Months
Weighted Average Remaining Legal Term	20.4 Years
Weighted Average Life (Contracted Duration)	11.51 years

Table 2 Unindexed LTV (%)
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0% - 30%	1,941	12.28%	31,615	30.77%
30% - 40%	1,531	9.69%	11,589	11.28%
40% - 50%	1,910	12.08%	11,711	11.40%
50% - 60%	2,211	13.98%	12,180	11.85%
60% - 70%	2,519	15.94%	12,561	12.23%
70% - 80%	2,624	16.60%	11,689	11.38%
80% - 90%	2,741	17.34%	10,304	10.03%
90% - 95%	273	1.73%	862	0.84%
95% - 100%	5	0.03%	25	0.02%
100% - 101%	1	0.01%	8	0.01%
101% +	<u>53</u>	<u>0.33%</u>	<u>199</u>	<u>0.19%</u>
Total	15,808	100.00%	102,743	100.00%
Weighted Average LTV	58.8%			

Table 3 Indexed LTV (%)
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0% - 30%	3,956	25.02%	48,472	47.18%
30% - 40%	2,559	16.19%	15,681	15.26%
40% - 50%	2,595	16.41%	13,222	12.87%
50% - 60%	2,317	14.66%	10,099	9.83%
60% - 70%	1,838	11.62%	6,993	6.81%
70% - 80%	1,517	9.60%	5,156	5.02%
80% - 90%	991	6.27%	3,025	2.94%
90% - 95%	20	0.12%	50	0.05%
95% - 100%	4	0.03%	9	0.01%
100% - 110%	2	0.01%	10	0.01%
110% - 120%	3	0.02%	7	0.01%
120%+	<u>7</u>	<u>0.04%</u>	<u>19</u>	<u>0.02%</u>
Total	15,808	100.00%	102,743	100.00%
Weighted Average LTV	46.3%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
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€0 - €100		2,020	12.78%	41,129	36.51%
€100 - €200		5,408	34.21%	40,380	35.85%
€200 - €350		5,471	34.61%	23,794	21.12%
€350 - €500		1,873	11.85%	5,364	4.76%
€500 +		<u>1,036</u>	<u>6.55%</u>	<u>1,982</u>	<u>1.76%</u>
Total		15,808	100.00%	112,649	100.00%
Average Mortgage		140,333			

Table 5 Seasoning ⁽³⁾ (months)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
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0-12		1,652	10.45%	6,388	5.67%
12-24		1,574	9.96%	6,613	5.87%
24-36		1,550	9.81%	7,253	6.44%
36-48		2,036	12.88%	10,242	9.09%
48-60		1,200	7.59%	6,937	6.16%
60-72		925	5.85%	5,737	5.09%
72+		<u>6,871</u>	<u>43.46%</u>	<u>69,479</u>	<u>61.68%</u>
Total		15,808	100.00%	112,649	100.00%
Weighted Average		85.2 Months			

Table 6 Remaining Legal Term (years)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
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0-5		415	2.62%	14,964	13.28%
5-10		1,453	9.19%	18,741	16.64%
10-15		2,267	14.34%	18,531	16.45%
15-20		3,450	21.82%	22,102	19.62%
20-25		3,264	20.65%	17,310	15.37%
25-30		2,831	17.91%	12,784	11.35%
30-35		2,128	13.46%	8,217	7.29%
35+		<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total		15,808	100.00%	112,649	100.00%
Weighted Average		20.4 Years			

Table 7 Repayment Type		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest		15,770	99.76%	112,472	99.84%
Interest Only 0 - 2 years		36	0.23%	161	0.14%
Interest Only 2 - 5 years		2	0.01%	8	0.01%
Interest Only 5+ years		<u>1</u>	<u>0.01%</u>	<u>8</u>	<u>0.01%</u>
Total		15,808	100.00%	112,649	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)		8,885	56.20%	47,661	42.31%
Variable		5,285	33.43%	44,362	39.38%
ECB Tracker		<u>1,638</u>	<u>10.36%</u>	<u>20,626</u>	<u>18.31%</u>
Total		15,808	100.00%	112,649	100.00%

Table 9 Fixed Rate Loan Periods (years)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
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0-1		1,930	21.72%	10,300	21.61%
1-2		3,474	39.10%	21,290	44.67%
2-3		1,931	21.74%	8,800	18.46%
3-5		1,406	15.83%	6,310	13.24%
5+		<u>143</u>	<u>1.61%</u>	<u>961</u>	<u>2.02%</u>
Total		8,885	100.00%	47,661	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,706	99.35%	111,873	99.31%
30 days	80.7	0.51%	611	0.54%
30-60 days	19.5	0.12%	150	0.13%
60-90 days	2.0	0.01%	15	0.01%
90-180 days	0	0.00%	0	0.00%
Total	15,808	100.00%	112,649	100.00%
Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,209	96.21%	104,764	93.00%
Second Home	36	0.23%	467	0.41%
Buy To let	563	3.56%	7,418	6.59%
Total	15,808	100.00%	112,649	100.00%
Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,184	32.80%	28,243	25.07%
Non Dublin	10,624	67.20%	84,406	74.93%
Total	15,808	100.00%	112,649	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 October 2025, the CSO index has now reached the value of 202.3 which is 23.7% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 8.9% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 26.2% higher than their May 2007 peak.

(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 112649 loan accounts were secured on 102743 properties; there may be more than one loan account against a property.