



AIB Mortgage Bank Detailed ACS Pool Analysis June 2025

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€48.218bn
Total Number of Accounts	112,971
Total Number of Properties	102,835
Nominal Balances of the Mortgages	€15.6bn
Prudent Market Value	€15.4bn
Average Mortgage Balance	€137,885
Weighted Average Unindexed LTV	58.7%
Weighted Average Indexed LTV	47.1%
Aggregate Indexed LTV	32.3%
Weighted Average Seasoning	86.4 Months
Weighted Average Remaining Legal Term	20.2 Years
Weighted Average Life (Contracted Duration)	11.40 years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,945	12.49%	31,900	31.02%
30% - 40%	1,499	9.62%	11,485	11.17%
40% - 50%	1,885	12.10%	11,676	11.35%
50% - 60%	2,170	13.93%	11,982	11.65%
60% - 70%	2,490	15.98%	12,502	12.16%
70% - 80%	2,567	16.48%	11,744	11.42%
80% - 90%	2,661	17.09%	10,346	10.06%
90% - 95%	291	1.87%	940	0.91%
95% - 100%	5	0.03%	30	0.03%
100% - 101%	1	0.01%	6	0.01%
101% +	63	0.40%	224	0.22%
Total	15,577	100.00%	102,835	100.00%
Weighted Average LTV	58.7%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	3,737	23.99%	47,088	45.79%
30% - 40%	2,455	15.76%	15,503	15.08%
40% - 50%	2,529	16.23%	13,318	12.95%
50% - 60%	2,424	15.56%	11,098	10.79%
60% - 70%	1,766	11.34%	6,790	6.60%
70% - 80%	1,625	10.43%	5,803	5.64%
80% - 90%	948	6.09%	2,992	2.91%
90% - 95%	67	0.43%	189	0.18%
95% - 100%	2	0.01%	7	0.01%
100% - 110%	8	0.05%	18	0.02%
110% - 120%	7	0.04%	10	0.01%
120%+	9	0.06%	19	0.02%
Total	15,577	100.00%	102,835	100.00%
Weighted Average LTV	47.1%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,046	13.13%	41,798	37.00%
€100 - €200	5,480	35.18%	40,941	36.24%
€200 - €350	5,295	33.99%	23,232	20.56%
€350 - €500	1,726	11.08%	5,014	4.44%
€500 +	<u>1,031</u>	<u>6.62%</u>	<u>1,986</u>	<u>1.76%</u>
Total	15,577	100.00%	112,971	100.00%
Average Mortgage	137,885			
Table 5 Seasoning ⁽³⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,632	10.48%	6,441	5.70%
12-24	1,449	9.30%	6,390	5.66%
24-36	2,093	13.44%	10,011	8.86%
36-48	1,615	10.37%	8,431	7.46%
48-60	927	5.95%	5,565	4.93%
60-72	1,092	7.01%	7,102	6.29%
72+	<u>6,768</u>	<u>43.45%</u>	<u>69,031</u>	<u>61.11%</u>
Total	15,577	100.00%	112,971	100.00%
Weighted Average	86.4 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	419	2.69%	15,106	13.37%
5-10	1,471	9.45%	19,062	16.87%
10-15	2,249	14.44%	18,440	16.32%
15-20	3,448	22.13%	22,183	19.64%
20-25	3,212	20.62%	17,349	15.36%
25-30	2,718	17.45%	12,624	11.17%
30-35	2,060	13.23%	8,207	7.26%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,577	100.00%	112,971	100.00%
Weighted Average	20.2 Years			
Table 7 Repayment Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	15,543	99.78%	112,796	99.85%
Interest Only 0 - 2 years	30	0.19%	156	0.14%
Interest Only 2 - 5 years	3	0.02%	11	0.01%
Interest Only 5+ years	<u>1</u>	<u>0.01%</u>	<u>8</u>	<u>0.01%</u>
Total	15,577	100.00%	112,971	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)	8,619	55.33%	47,274	41.85%
Variable	5,154	33.09%	43,642	38.63%
ECB Tracker	<u>1,804</u>	<u>11.58%</u>	<u>22,055</u>	<u>19.52%</u>
Total	15,577	100.00%	112,971	100.00%
Table 9 Fixed Rate Loan Periods (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	1,712	19.86%	9,810	20.75%
1-2	2,340	27.15%	13,237	28.00%
2-3	2,971	34.48%	16,659	35.24%
3-5	1,443	16.75%	6,564	13.89%
5+	<u>152</u>	<u>1.76%</u>	<u>1,004</u>	<u>2.12%</u>
Total	8,619	100.00%	47,274	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,477	99.36%	112,180	99.30%
30 days	71.5	0.46%	533	0.47%
30-60 days	23.1	0.15%	218	0.19%
60-90 days	5.5	0.04%	40	0.04%
90-180 days	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,577	100.00%	112,971	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	14,935	95.88%	104,577	92.57%
Second Home	37	0.24%	506	0.45%
Buy To let	<u>605</u>	<u>3.88%</u>	<u>7,888</u>	<u>6.98%</u>
Total	15,577	100.00%	112,971	100.00%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,240	33.64%	28,706	25.41%
Non Dublin	<u>10,337</u>	<u>66.36%</u>	<u>84,265</u>	<u>74.59%</u>
Total	15,577	100.00%	112,971	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 2025, the CSO index has now reached the value of 192.8 which is 17.8% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 4.2% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 19.8% 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 112971 loan accounts were secured on 102835 properties; there may be more than one loan account against a property.