



AIB Mortgage Bank Detailed ACS Pool Analysis March 2025

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€48.433bn
Total Number of Accounts	114,282
Total Number of Properties	103,975
Nominal Balances of the Mortgages	€15.7bn
Prudent Market Value	€15.6bn
Average Mortgage Balance	€137,590
Weighted Average Unindexed LTV	58.7%
Weighted Average Indexed LTV	47.0%
Aggregate Indexed LTV	32.5%
Weighted Average Seasoning	86 Months
Weighted Average Remaining Legal Term	20.2 Years
Weighted Average Life (Contracted Duration)	11.37 years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,949	12.40%	31,986	30.76%
30% - 40%	1,517	9.65%	11,680	11.23%
40% - 50%	1,875	11.92%	11,715	11.27%
50% - 60%	2,207	14.04%	12,138	11.67%
60% - 70%	2,560	16.28%	12,794	12.30%
70% - 80%	2,606	16.57%	11,986	11.53%
80% - 90%	2,649	16.85%	10,462	10.06%
90% - 95%	288	1.83%	928	0.89%
95% - 100%	6	0.04%	36	0.03%
100% - 101%	2	0.01%	4	0.00%
101% +	<u>65</u>	<u>0.42%</u>	<u>246</u>	<u>0.24%</u>
Total	15,724	100.00%	103,975	100.00%
Weighted Average LTV	58.7%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	3,715	23.63%	46,931	45.14%
30% - 40%	2,510	15.96%	15,912	15.30%
40% - 50%	2,592	16.48%	13,721	13.20%
50% - 60%	2,532	16.11%	11,596	11.15%
60% - 70%	1,785	11.35%	6,869	6.61%
70% - 80%	1,637	10.41%	5,925	5.70%
80% - 90%	872	5.54%	2,803	2.70%
90% - 95%	58	0.37%	162	0.16%
95% - 100%	2	0.02%	9	0.01%
100% - 110%	7	0.04%	15	0.01%
110% - 120%	3	0.02%	5	0.00%
120%+	<u>11</u>	<u>0.07%</u>	<u>27</u>	<u>0.03%</u>
Total	15,724	100.00%	103,975	100.00%
Weighted Average LTV	47.0%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,058	13.09%	42,054	36.80%
€100 - €200	5,583	35.50%	41,656	36.45%
€200 - €350	5,385	34.25%	23,677	20.72%
€350 - €500	1,681	10.69%	4,930	4.31%
€500 +	<u>1,018</u>	<u>6.47%</u>	<u>1,965</u>	<u>1.72%</u>
Total	15,724	100.00%	114,282	100.00%
Average Mortgage	137,590			

Table 5 Seasoning ⁽³⁾ (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,558	9.91%	6,255	5.47%
12-24	1,467	9.33%	6,549	5.73%
24-36	2,310	14.69%	11,105	9.72%
36-48	1,488	9.46%	7,952	6.96%
48-60	888	5.65%	5,338	4.67%
60-72	1,142	7.26%	7,497	6.56%
72+	<u>6,871</u>	<u>43.70%</u>	<u>69,586</u>	<u>60.89%</u>
Total	15,724	100.00%	114,282	100.00%
Weighted Average	86 Months			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	419	2.67%	15,094	13.21%
5-10	1,485	9.44%	19,239	16.83%
10-15	2,263	14.39%	18,584	16.26%
15-20	3,500	22.26%	22,500	19.69%
20-25	3,290	20.93%	17,831	15.60%
25-30	2,734	17.39%	12,832	11.23%
30-35	2,033	12.93%	8,202	7.18%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,724	100.00%	114,282	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	15,693	99.80%	114,124	99.86%
Interest Only 0 - 2 years	27	0.17%	137	0.12%
Interest Only 2 - 5 years	3	0.02%	12	0.01%
Interest Only 5+ years	<u>1</u>	<u>0.01%</u>	<u>9</u>	<u>0.01%</u>
Total	15,724	100.00%	114,282	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)	8,861	56.35%	48,976	42.86%
Variable	4,986	31.71%	42,619	37.29%
ECB Tracker	<u>1,878</u>	<u>11.94%</u>	<u>22,687</u>	<u>19.85%</u>
Total	15,724	100.00%	114,282	100.00%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	1,547	17.46%	9,399	19.19%
1-2	2,139	24.14%	11,074	22.61%
2-3	3,480	39.28%	20,425	41.70%
3-5	1,533	17.30%	7,020	14.33%
5+	<u>162</u>	<u>1.82%</u>	<u>1,058</u>	<u>2.16%</u>
Total	8,861	100.00%	48,976	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,624	99.36%	113,475	99.29%
30 days	68.6	0.44%	544	0.48%
30-60 days	25.4	0.16%	215	0.19%
60-90 days	6.4	0.04%	48	0.04%
90-180 days	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,724	100.00%	114,282	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,058	95.76%	105,666	92.46%
Second Home	38	0.24%	520	0.46%
Buy To let	<u>629</u>	<u>4.00%</u>	<u>8,096</u>	<u>7.08%</u>
Total	15,724	100.00%	114,282	100.00%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,330	33.90%	29,244	25.59%
Non Dublin	<u>10,394</u>	<u>66.10%</u>	<u>85,038</u>	<u>74.41%</u>
Total	15,724	100.00%	114,282	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 January 2025, the CSO index has now reached the value of 191.3 which is 16.9% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 4.3% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 18.1% 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 114282 loan accounts were secured on 103975 properties; there may be more than one loan account against a property.