



AIB Mortgage Bank Detailed ACS Pool Analysis March 2026

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€50.847bn
Total Number of Accounts	113,285
Total Number of Properties	103,372
Nominal Balances of the Mortgages	€16.1bn
Prudent Market Value	€15.9bn
Average Mortgage Balance	€142,006
Weighted Average Unindexed LTV	58.9%
Weighted Average Indexed LTV	46.5%
Aggregate Indexed LTV	31.6%
Weighted Average Seasoning	84.3 Months
Weighted Average Remaining Legal Term	20.5 Years
Weighted Average Life (Contracted Duration)	11.64 years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,947	12.10%	31,604	30.57%
30% - 40%	1,562	9.71%	11,727	11.34%
40% - 50%	1,930	12.00%	11,767	11.38%
50% - 60%	2,248	13.97%	12,306	11.90%
60% - 70%	2,570	15.98%	12,715	12.30%
70% - 80%	2,653	16.49%	11,713	11.33%
80% - 90%	2,821	17.54%	10,402	10.06%
90% - 95%	297	1.85%	911	0.88%
95% - 100%	5	0.03%	28	0.03%
100% - 101%	1	0.01%	6	0.01%
101% +	<u>53</u>	<u>0.33%</u>	<u>193</u>	<u>0.19%</u>
Total	16,087	100.00%	103,372	100.00%
Weighted Average LTV	58.9%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	4,010	24.93%	48,754	47.16%
30% - 40%	2,593	16.12%	15,800	15.28%
40% - 50%	2,635	16.38%	13,264	12.83%
50% - 60%	2,317	14.41%	9,952	9.63%
60% - 70%	1,883	11.71%	7,098	6.87%
70% - 80%	1,494	9.28%	5,035	4.87%
80% - 90%	1,091	6.78%	3,290	3.18%
90% - 95%	48	0.30%	134	0.13%
95% - 100%	4	0.02%	10	0.01%
100% - 110%	3	0.02%	8	0.01%
110% - 120%	2	0.01%	5	0.00%
120%+	<u>6</u>	<u>0.04%</u>	<u>22</u>	<u>0.02%</u>
Total	16,087	100.00%	103,372	100.00%
Weighted Average LTV	46.5%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,012	12.50%	40,974	36.17%
€100 - €200	5,402	33.58%	40,276	35.55%
€200 - €350	5,619	34.93%	24,363	21.51%
€350 - €500	1,977	12.29%	5,607	4.95%
€500 +	<u>1,077</u>	<u>6.70%</u>	<u>2,065</u>	<u>1.82%</u>
Total	16,087	100.00%	113,285	100.00%
Average Mortgage	142,006			

Table 5 Seasoning ⁽³⁾ (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,765	10.97%	6,803	6.01%
12-24	1,748	10.87%	7,211	6.37%
24-36	1,409	8.76%	6,457	5.70%
36-48	2,052	12.75%	10,312	9.10%
48-60	1,310	8.14%	7,407	6.54%
60-72	886	5.51%	5,415	4.78%
72+	<u>6,918</u>	<u>43.00%</u>	<u>69,680</u>	<u>61.51%</u>
Total	16,087	100.00%	113,285	100.00%
Weighted Average	84.3 Months			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	410	2.55%	14,896	13.15%
5-10	1,438	8.94%	18,586	16.41%
10-15	2,312	14.37%	18,752	16.55%
15-20	3,454	21.47%	22,020	19.44%
20-25	3,334	20.73%	17,580	15.52%
25-30	2,926	18.19%	13,061	11.53%
30-35	2,213	13.76%	8,390	7.41%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	16,087	100.00%	113,285	100.00%
Weighted Average	20.5 Years			

Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	16,050	99.77%	113,107	99.84%
Interest Only 0 - 2 years	35	0.21%	165	0.15%
Interest Only 2 - 5 years	2	0.01%	8	0.01%
Interest Only 5+ years	<u>1</u>	<u>0.01%</u>	<u>5</u>	<u>0.00%</u>
Total	16,087	100.00%	113,285	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)	9,508	59.10%	50,569	44.64%
Variable	5,002	31.09%	42,607	37.61%
ECB Tracker	<u>1,577</u>	<u>9.81%</u>	<u>20,109</u>	<u>17.75%</u>
Total	16,087	100.00%	113,285	100.00%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	2,195	23.09%	11,913	23.56%
1-2	3,807	40.04%	22,731	44.95%
2-3	1,791	18.84%	7,777	15.38%
3-5	1,567	16.49%	7,146	14.13%
5+	<u>147</u>	<u>1.55%</u>	<u>1,002</u>	<u>1.98%</u>
Total	9,508	100.00%	50,569	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,972	99.28%	112,404	99.22%
30 days	93.0	0.58%	704	0.62%
30-60 days	17.8	0.11%	148	0.13%
60-90 days	4.4	0.03%	29	0.03%
90-180 days	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	16,087	100.00%	113,285	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,502	96.36%	105,598	93.21%
Second Home	35	0.22%	458	0.40%
Buy To let	<u>550</u>	<u>3.42%</u>	<u>7,229</u>	<u>6.38%</u>
Total	16,087	100.00%	113,285	100.00%

Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
County				
Dublin	5,231	32.52%	28,280	24.96%
Non Dublin	<u>10,856</u>	<u>67.48%</u>	<u>85,005</u>	<u>75.04%</u>
Total	16,087	100.00%	113,285	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 2026, the CSO index has now reached the value of 205.0 which is 25.3% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 10.7% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 27.5% 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 113285 loan accounts were secured on 103372 properties; there may be more than one loan account against a property.