



AIB Mortgage Bank Detailed ACS Pool Analysis September 2025

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€49.284bn
Total Number of Accounts	113,053
Total Number of Properties	102,989
Nominal Balances of the Mortgages	€15.8bn
Prudent Market Value	€15.6bn
Average Mortgage Balance	€139,426
Weighted Average Unindexed LTV	58.8%
Weighted Average Indexed LTV	46.7%
Aggregate Indexed LTV	32.0%
Weighted Average Seasoning	85.6 Months
Weighted Average Remaining Legal Term	20.3 Years
Weighted Average Life (Contracted Duration)	11.45 years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,949	12.36%	31,769	30.85%
30% - 40%	1,517	9.62%	11,559	11.22%
40% - 50%	1,897	12.04%	11,680	11.34%
50% - 60%	2,203	13.98%	12,131	11.78%
60% - 70%	2,508	15.91%	12,501	12.14%
70% - 80%	2,611	16.56%	11,782	11.44%
80% - 90%	2,723	17.27%	10,375	10.07%
90% - 95%	297	1.89%	955	0.93%
95% - 100%	4	0.03%	22	0.02%
100% - 101%	1	0.01%	6	0.01%
101% +	53	0.33%	209	0.20%
Total	15,762	100.00%	102,989	100.00%
Weighted Average LTV	58.8%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	3,865	24.52%	47,881	46.49%
30% - 40%	2,506	15.90%	15,570	15.12%
40% - 50%	2,563	16.26%	13,273	12.89%
50% - 60%	2,406	15.26%	10,704	10.39%
60% - 70%	1,792	11.37%	6,831	6.63%
70% - 80%	1,602	10.16%	5,552	5.39%
80% - 90%	990	6.28%	3,072	2.98%
90% - 95%	22	0.14%	61	0.06%
95% - 100%	2	0.02%	9	0.01%
100% - 110%	3	0.02%	9	0.01%
110% - 120%	2	0.01%	6	0.01%
120%+	9	0.06%	21	0.02%
Total	15,762	100.00%	102,989	100.00%
Weighted Average LTV	46.7%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,031	12.89%	41,442	36.66%
€100 - €200	5,459	34.63%	40,734	36.03%
€200 - €350	5,414	34.35%	23,639	20.91%
€350 - €500	1,810	11.48%	5,209	4.61%
€500 +	<u>1,049</u>	<u>6.65%</u>	<u>2,029</u>	<u>1.79%</u>
Total	15,762	100.00%	113,053	100.00%
Average Mortgage	139,426			
Table 5 Seasoning ⁽³⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,711	10.86%	6,626	5.86%
12-24	1,473	9.35%	6,345	5.61%
24-36	1,893	12.01%	9,088	8.04%
36-48	1,811	11.49%	9,229	8.16%
48-60	1,075	6.82%	6,312	5.58%
60-72	971	6.16%	6,179	5.47%
72+	<u>6,828</u>	<u>43.32%</u>	<u>69,274</u>	<u>61.28%</u>
Total	15,762	100.00%	113,053	100.00%
Weighted Average	85.6 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	418	2.65%	15,045	13.31%
5-10	1,471	9.33%	18,959	16.77%
10-15	2,261	14.34%	18,481	16.35%
15-20	3,450	21.89%	22,132	19.58%
20-25	3,256	20.66%	17,379	15.37%
25-30	2,785	17.67%	12,744	11.27%
30-35	2,122	13.46%	8,313	7.35%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,762	100.00%	113,053	100.00%
Weighted Average	20.3 Years			
Table 7 Repayment Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	15,726	99.77%	112,878	99.85%
Interest Only 0 - 2 years	33	0.21%	155	0.14%
Interest Only 2 - 5 years	3	0.02%	12	0.01%
Interest Only 5+ years	<u>1</u>	<u>0.01%</u>	<u>8</u>	<u>0.01%</u>
Total	15,762	100.00%	113,053	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)	8,727	55.37%	47,327	41.86%
Variable	5,312	33.70%	44,368	39.25%
ECB Tracker	<u>1,724</u>	<u>10.94%</u>	<u>21,358</u>	<u>18.89%</u>
Total	15,762	100.00%	113,053	100.00%
Table 9 Fixed Rate Loan Periods (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	1,823	20.89%	10,036	21.21%
1-2	2,813	32.23%	17,037	36.00%
2-3	2,530	28.99%	13,003	27.47%
3-5	1,413	16.19%	6,266	13.24%
5+	<u>148</u>	<u>1.70%</u>	<u>985</u>	<u>2.08%</u>
Total	8,727	100.00%	47,327	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	15,669	99.41%	112,294	99.33%
30 days	70.8	0.45%	578	0.51%
30-60 days	19.1	0.12%	160	0.14%
60-90 days	3.3	0.02%	21	0.02%
90-180 days	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	15,762	100.00%	113,053	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,140	96.05%	104,897	92.79%
Second Home	37	0.23%	486	0.43%
Buy To let	<u>585</u>	<u>3.71%</u>	<u>7,670</u>	<u>6.78%</u>
Total	15,762	100.00%	113,053	100.00%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,248	33.30%	28,560	25.26%
Non Dublin	<u>10,514</u>	<u>66.70%</u>	<u>84,493</u>	<u>74.74%</u>
Total	15,762	100.00%	113,053	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 July 2025, the CSO index has now reached the value of 197.7 which is 20.9% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 6.8% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 23% 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 113053 loan accounts were secured on 102989 properties; there may be more than one loan account against a property.