



# AIB Mortgage Bank Detailed ACS Pool Analysis December 2009

**Table 1 Mortgage Loans Summary**

Total Indexed Property Valuation	€31.6bn
Total Number of Accounts	112,121
Total Number of Properties	96,068
Aggregate Balances of the Mortgages	€16.1bn
Average Mortgage Balance	143,360
Weighted Average Unindexed LTV	61.7%
Weighted Average Indexed LTV	72.9%
Aggregate Indexed LTV	50.1%
Weighted Average Seasoning <sup>(1)</sup>	44.0 Months
Weighted Average Remaining Legal Term	19.7 Years
Weighted Average Contracted Duration	13.1 Years

**Table 2 Unindexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,923	12%	27,702	29%
30% - 40%	1,617	10%	12,125	13%
40% - 50%	2,062	13%	12,367	13%
50% - 60%	1,755	11%	9,273	10%
60% - 70%	1,574	10%	7,667	8%
70% - 80%	2,274	14%	9,628	10%
80% - 90%	2,921	18%	11,003	11%
90% - 95%	1,094	7%	3,842	4%
95% - 100%	668	4%	1,978	2%
100% - 101%	185	1%	483	1%
101% +	-	-	-	-
<b>Total</b>	<b>16,074</b>	<b>100%</b>	<b>96,068</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>61.7%</b>			

**Table 3 Indexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,662	10%	28,810	30%
30% - 40%	1,237	8%	10,072	10%
40% - 50%	1,461	9%	9,489	10%
50% - 60%	1,689	11%	9,099	9%
60% - 70%	1,479	9%	7,167	7%
70% - 80%	1,380	9%	6,041	6%
80% - 90%	1,455	9%	6,005	6%
90% - 95%	906	6%	3,533	4%
95% - 100%	1,006	6%	3,830	4%
100% - 110%	1,715	11%	5,933	6%
110% +	2,085	13%	6,089	6%
<b>Total</b>	<b>16,074</b>	<b>100%</b>	<b>96,068</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>72.9%</b>			

Table 4 Mortgage Size <sup>(2)</sup> (€)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
€0 - €100,000		1,858	12%	40,998	37%
€100,000 - €200,000		4,553	28%	36,106	32%
€200,000 - €500,000		7,393	46%	30,931	28%
€500,000+		2,270	14%	4,086	4%
<b>Total</b>		16,074	100%	112,121	100%
<b>Average Mortgage</b>		<b>€143,360</b>			
Table 5 Seasoning <sup>(1)</sup> (months)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-12		1,605	10%	8,881	8%
12-24		2,333	15%	11,646	10%
24-36		2,974	19%	14,970	13%
36-48		3,185	20%	17,120	15%
48-60		2,279	14%	14,646	13%
60-72		1,460	9%	11,186	10%
72+		2,238	14%	33,672	30%
<b>Total</b>		16,074	100%	112,121	100%
<b>Weighted Average</b>		<b>44.0 Months</b>			
Table 6 Remaining Legal Term (years)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-5		418	3%	10,673	10%
5-10		1,283	8%	19,072	17%
10-15		2,638	16%	23,123	21%
15-20		4,129	26%	24,801	22%
20-25		3,902	24%	19,145	17%
25-30		1,838	11%	7,917	7%
30-35		1,866	12%	7,390	7%
<b>Total</b>		16,074	100%	112,121	100%
<b>Weighted Average</b>		<b>19.7 Years</b>			
Table 7 Repayment Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Principal and Interest		12,198	76%	95,868	86%
Interest Only 0 - 2 years		3,018	19%	12,833	11%
Interest Only 2 - 5 years		692	4%	2,679	2%
Interest Only 5+ years		166	1%	741	1%
<b>Total</b>		16,074	100%	112,121	100%
Table 8 Products by Interest Rate Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Fixed (see also Table 9)		1,616	10%	10,245	9%
Variable		4,950	31%	45,477	41%
ECB Tracker		9,507	59%	56,399	50%
<b>Total</b>		16,074	100%	112,121	100%

Table 9 Fixed Rate Loan Periods(years)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=					
	0-1	688	43%	3,892	38%
	1-2	461	29%	2,884	28%
	2-3	248	15%	1,658	16%
	3-5	138	9%	1,033	10%
	5+	81	5%	778	8%
<b>Total</b>		1,616	100%	10,245	100%
Table 10 Arrears Multiple (months)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
	No Arrears	15,984	99.44%	111,618	-
	>0 <1 month	70	0.44%	405	0.3
	1 month	19	0.12%	98	0.3
	>1 month	-	-	-	-
<b>Total</b>		16,074	100%	112,121	0.6
Table 11 Market Segment		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	Owner Occupier	11,538	72%	87,006	78%
	Second Home	193	1%	1,662	1%
	Buy To let	4,343	27%	23,453	21%
<b>Total</b>		16,074	100%	112,121	100%
Table 12 Geographical Concentration		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	County				
	Dublin	5,133	32%	24,979	22%
	Non Dublin	10,941	68%	87,142	78%
<b>Total</b>		16,074	100%	112,121	100%

(1) 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

(2) The above 112,121 loan accounts were secured on 96,068 properties; there may be more than one loan account against a property





