



AIB Mortgage Bank Detailed ACS Pool Analysis June 2009

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation	€29.9bn
Total Number of Accounts	99,557
Total Number of Properties	85,979
Aggregate Balances of the Mortgages	€14.1bn
Average Mortgage Balance	141,516
Weighted Average Unindexed LTV	63.5%
Weighted Average Indexed LTV	70.2%
Aggregate Indexed LTV	47.0%
Weighted Average Seasoning ⁽¹⁾	41.7 Months
Weighted Average Remaining Legal Term	19.5 Years
Weighted Average Contracted Duration	13.5 Years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,949	14%	27,740	32%
30% - 40%	1,104	8%	9,087	11%
40% - 50%	1,366	10%	8,961	10%
50% - 60%	1,370	10%	7,521	9%
60% - 70%	1,418	10%	6,940	8%
70% - 80%	1,912	14%	8,259	10%
80% - 90%	3,014	21%	11,409	13%
90% - 95%	1,013	7%	3,419	4%
95% - 100%	683	5%	1,946	2%
100% - 101%	260	2%	697	1%
101% +	-	-	-	-
Total	14,089	100%	85,979	100%
Weighted Average LTV	63.5%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,856	13%	30,413	35%
30% - 40%	1,083	8%	8,678	10%
40% - 50%	1,097	8%	7,112	8%
50% - 60%	1,224	9%	6,686	8%
60% - 70%	1,271	9%	5,899	7%
70% - 80%	1,327	9%	5,747	7%
80% - 90%	1,624	12%	6,417	7%
90% - 95%	1,004	7%	3,654	4%
95% - 100%	944	7%	3,267	4%
100% - 110%	1,546	11%	5,035	6%
110% +	1,114	8%	3,071	4%
Total	14,089	100%	85,979	100%
Weighted Average LTV	70.2%			

Table 4 Mortgage Size ⁽²⁾ (€)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
€0 - €100,000		1,776	13%	39,906	40%
€100,000 - €200,000		3,690	26%	29,540	30%
€200,000 - €500,000		6,455	46%	26,451	27%
€500,000		2,167	15%	3,660	4%
Total		14,089	100%	99,557	100%
Average Mortgage		141,516			
Table 5 Seasoning ⁽¹⁾ (months)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-12		1,530	11%	7,393	7%
12-24		2,268	16%	10,412	10%
24-36		3,155	22%	15,585	16%
36-48		2,632	19%	15,245	15%
48-60		1,724	12%	12,141	12%
60-72		1,112	8%	9,542	10%
72+		1,668	12%	29,239	29%
Total		14,089	100%	99,557	100%
Weighted Average		41.7 Months			
Table 6 Remaining Legal Term (years)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-5		435	3%	10,319	10%
5-10		1,130	8%	17,620	18%
10-15		2,241	16%	20,615	21%
15-20		3,690	26%	21,716	22%
20-25		3,433	24%	16,644	17%
25-30		1,550	11%	6,545	7%
30-35		1,610	11%	6,098	6%
Total		14,089	100%	99,557	100%
Weighted Average		19.5 Years			
Table 7 Repayment Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Principal and Interest		9,913	70%	83,007	83%
Interest Only 0 - 2 years		2,967	21%	11,858	12%
Interest Only 2 - 5 years		1,026	7%	3,864	4%
Interest Only 5+ years		184	1%	828	1%
Total		14,089	100%	99,557	100%
Table 8 Products by Interest Rate Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Fixed (see also Table 9)		1,181	8%	8,239	8%
Variable		4,503	32%	42,411	43%
ECB Tracker		8,405	60%	48,907	49%
Total		14,089	100%	99,557	100%

Table 9 Fixed Rate Loan Periods(years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	465	39%	2,929	36%
1-2	316	27%	2,138	26%
2-3	258	22%	1,794	22%
3-5	70	6%	640	8%
5+	73	6%	738	9%
Total	1,181	100%	8,239	100%
Table 10 Arrears Multiple (months)				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	14,022	99.53%	99,126	-
>0 <1 month	52	0.37%	354	0.2
1 month	14	0.10%	77	0.1
>1 month	-	-	-	-
Total	14,089	100%	99,557	0.3
Table 11 Market Segment				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	9,789	69%	74,353	75%
Second Home	243	2%	1,978	2%
Buy To let	4,057	29%	23,226	23%
Total	14,089	100%	99,557	100%
Table 12 Geographical Concentration				
County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	4,585	33%	22,116	22%
Non Dublin	9,503	67%	77,441	78%
Total	14,089	100%	99,557	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 99,557 loan accounts were secured on 85,979 properties; there may be more than one loan account against a property