



AIB Mortgage Bank Detailed ACS Pool Analysis June 2010

Table 1 Mortgage Loans Summary				
Total Indexed Property Valuation	€28.8bn			
Total Number of Accounts	112,755			
Total Number of Properties	96,724			
Aggregate Balances of the Mortgages	€16.1bn			
Average Mortgage Balance	€143,163			
Weighted Average Unindexed LTV	61.7%			
Weighted Average Indexed LTV	80.2%			
Aggregate Indexed LTV	56.1%			
Weighted Average Seasoning ⁽¹⁾	47.4 Months			
Weighted Average Remaining Legal Term	19.6 Years			
Weighted Average Contracted Duration	12.6 Years			
Table 2 Unindexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,910	12%	27,829	29%
30% - 40%	1,643	10%	12,332	13%
40% - 50%	2,038	13%	12,176	13%
50% - 60%	1,725	11%	9,186	9%
60% - 70%	1,637	10%	7,910	8%
70% - 80%	2,401	15%	10,146	10%
80% - 90%	2,972	18%	11,195	12%
90% - 95%	1,087	7%	3,835	4%
95% - 100%	572	4%	1,707	2%
100% - 101%	156	1%	408	0%
101% +	-	-	-	-
Total	16,142	100%	96,724	100%
Weighted Average LTV	61.7%			
Table 3 Indexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,364	8%	26,151	27%
30% - 40%	1,057	7%	9,430	10%
40% - 50%	1,269	8%	8,903	9%
50% - 60%	1,462	9%	8,625	9%
60% - 70%	1,487	9%	7,712	8%
70% - 80%	1,320	8%	6,157	6%
80% - 90%	1,313	8%	5,639	6%
90% - 95%	776	5%	3,184	3%
95% - 100%	775	5%	3,086	3%
100% - 110%	1,617	10%	6,316	7%
110% - 120%	1,464	9%	5,113	5%
120%+	2,238	14%	6,408	7%
Total	16,142	100%	96,724	100%
Weighted Average LTV	80.2%			
Table 4 Mortgage Size ⁽²⁾ (€)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100,000	1,866	12%	41,073	36%
€100,000 - €200,000	4,626	29%	36,624	32%
€200,000 - €500,000	7,398	46%	31,034	28%
€500,000	2,253	13%	4,024	4%
Total	16,142	100%	112,755	100%
Average Mortgage	143,163			
Table 5 Seasoning ⁽¹⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,392	9%	7,953	7%
12-24	1,993	12%	10,701	9%
24-36	2,700	17%	13,363	12%
36-48	3,145	19%	16,293	14%
48-60	2,569	16%	15,461	14%
60-72	1,701	11%	12,288	11%
72+	2,643	16%	36,696	33%
Total	16,142	100%	112,755	100%
Weighted Average	47.4 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	418	3%	11,006	10%
5-10	1,313	8%	19,279	17%
10-15	2,699	17%	23,199	21%
15-20	4,084	25%	24,806	22%
20-25	3,834	24%	18,774	17%
25-30	1,881	12%	8,156	7%
30-35	1,912	12%	7,735	7%
Total	16,142	100%	112,755	100%
Weighted Average	19.6 Years			
Table 7 Repayment Type				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	12,626	78%	97,886	87%
Interest Only 0 - 2 years	2,913	18%	12,491	11%
Interest Only 2 - 5 years	480	3%	1,814	2%
Interest Only 5+ years	124	1%	564	1%
Total	16,142	100%	112,755	100%
Table 8 Products by Interest Rate Type				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	2,210	14%	13,475	12%
Variable	4,689	29%	43,783	39%
ECB Tracker	9,243	57%	55,497	49%
Total	16,142	100%	112,755	100%
Table 9 Fixed Rate Loan Periods (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	561	25%	3,391	25%
1-2	650	29%	3,831	28%
2-3	576	26%	3,342	25%
3-5	327	15%	2,018	15%
5+	95	4%	893	7%
Total	2,210	100%	13,475	100%
Table 10 Arrears Multiple (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	15,956	98.85%	111,730	-
>0 <1 month	152	0.94%	900	0.7
1 month	34	0.21%	125	0.2
>1 month	-	-	-	-
Total	16,142	100%	112,755	0.9
Table 11 Market Segment				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	11,709	73%	87,936	78%
Second Home	188	1%	1,626	1%
Buy To let	4,245	26%	23,193	21%
Total	16,142	100%	112,755	100%
Table 12 Geographical Concentration				
County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,151	32%	25,233	22%
Non Dublin	10,991	68%	87,522	78%
Total	16,142	100%	112,755	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 112,755 loan accounts were secured on 96,724 properties; there may be more than one loan account against a property