



# AIB Mortgage Bank Detailed ACS Pool Analysis March 2009

**Table 1 Mortgage Loans Summary**

Total Indexed Property Valuation	€30.9bn
Total Number of Accounts	98,865
Total Number of Properties	85,295
Aggregate Balances of the Mortgages	€13.9bn
Average Mortgage Balance	140,920
Weighted Average Unindexed LTV	63.1%
Weighted Average Indexed LTV	67.6%
Aggregate Indexed LTV	45.1%
Weighted Average Seasoning <sup>(1)</sup>	40.2 Months
Weighted Average Remaining Legal Term	19.5 Years
Weighted Average Contracted Duration	13.4 Years

**Table 2 Unindexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,948	14%	27,688	32%
30% - 40%	1,127	8%	9,284	11%
40% - 50%	1,369	10%	8,984	11%
50% - 60%	1,394	10%	7,545	9%
60% - 70%	1,409	10%	6,818	8%
70% - 80%	1,848	13%	7,988	9%
80% - 90%	2,930	21%	11,190	13%
90% - 95%	972	7%	3,205	4%
95% - 100%	765	5%	2,143	3%
100% - 101%	171	1%	450	1%
101% +	-	-	-	-
<b>Total</b>	<b>13,932</b>	<b>100%</b>	<b>85,295</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>63.1%</b>			

**Table 3 Indexed LTV (%)**

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,978	14%	31,515	37%
30% - 40%	1,130	8%	8,779	10%
40% - 50%	1,156	8%	7,259	9%
50% - 60%	1,281	9%	6,720	8%
60% - 70%	1,283	9%	5,910	7%
70% - 80%	1,423	10%	5,821	7%
80% - 90%	1,739	12%	6,726	8%
90% - 95%	956	7%	3,366	4%
95% - 100%	928	7%	3,147	4%
100% - 110%	1,369	10%	4,311	5%
110% +	688	5%	1,741	2%
<b>Total</b>	<b>13,932</b>	<b>100%</b>	<b>85,295</b>	<b>100%</b>
<b>Weighted Average LTV</b>	<b>67.6%</b>			

Table 4 Mortgage Size <sup>(2)</sup> (€)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
€0 - €100,000		1,780	13%	40,053	41%
€100,000 - €200,000		3,662	26%	29,352	30%
€200,000 - €500,000		6,296	45%	25,841	26%
€500,000		2,195	16%	3,619	4%
<b>Total</b>		<b>13,932</b>	<b>100%</b>	<b>98,865</b>	<b>100%</b>
<b>Average Mortgage</b>		<b>140,920</b>			
Table 5 Seasoning <sup>(1)</sup> (months)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-12		1,677	12%	7,397	7%
12-24		2,521	18%	11,948	12%
24-36		3,200	23%	16,092	16%
36-48		2,427	17%	14,828	15%
48-60		1,567	11%	11,363	11%
60-72		1,010	7%	9,093	9%
72+		1,531	11%	28,144	28%
<b>Total</b>		<b>13,932</b>	<b>100%</b>	<b>98,865</b>	<b>100%</b>
<b>Weighted Average</b>		<b>40.2 Months</b>			
Table 6 Remaining Legal Term (years)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-5		435	3%	10,245	10%
5-10		1,106	8%	17,443	18%
10-15		2,224	16%	20,548	21%
15-20		3,660	26%	21,614	22%
20-25		3,462	25%	16,752	17%
25-30		1,524	11%	6,506	7%
30-35		1,522	11%	5,757	6%
<b>Total</b>		<b>13,932</b>	<b>100%</b>	<b>98,865</b>	<b>100%</b>
<b>Weighted Average</b>		<b>19.5 Years</b>			
Table 7 Repayment Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Principal and Interest		9,762	70%	82,807	84%
Interest Only 0 - 2 years		2,811	20%	10,884	11%
Interest Only 2 - 5 years		1,166	8%	4,311	4%
Interest Only 5+ years		193	1%	863	1%
<b>Total</b>		<b>13,932</b>	<b>100%</b>	<b>98,865</b>	<b>100%</b>
Table 8 Products by Interest Rate Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Fixed (see also Table 9)		1,068	8%	7,964	8%
Variable		4,331	31%	41,675	42%
ECB Tracker		8,533	61%	49,226	50%
<b>Total</b>		<b>13,932</b>	<b>100%</b>	<b>98,865</b>	<b>100%</b>

Table 9 Fixed Rate Loan Periods(years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	358	34%	2,561	32%
1-2	295	28%	2,043	26%
2-3	249	23%	1,817	23%
3-5	92	9%	796	10%
5+	74	7%	747	9%
<b>Total</b>	1,068	100%	7,964	100%
Table 10 Arrears Multiple (months)				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	13,907	99.82%	98,704	-
>0 <1 month	22	0.16%	151	0.1
1 month	2	0.02%	10	0.01
>1 month	-	-	-	-
<b>Total</b>	13,932	100%	98,865	0.1
Table 11 Market Segment				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	9,591	69%	73,757	75%
Second Home	240	2%	1,964	2%
Buy To let	4,102	29%	23,144	23%
<b>Total</b>	13,932	100%	98,865	100%
Table 12 Geographical Concentration				
County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	4,503	32%	21,850	22%
Non Dublin	9,429	68%	77,015	78%
<b>Total</b>	13,932	100%	98,865	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 98,865 loan accounts were secured on 85,295 properties; there may be more than one loan account against a property