



AIB Mortgage Bank Detailed ACS Pool Analysis September 2010

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation	€29.0bn
Total Number of Accounts	115,121
Total Number of Properties	98,550
Aggregate Balances of the Mortgages	€17.0bn
Average Mortgage Balance	€147,772
Weighted Average Unindexed LTV	69.1%
Weighted Average Indexed LTV	90.8%
Aggregate Indexed LTV	58.6%
Weighted Average Seasoning ⁽¹⁾	49.1 Months
Weighted Average Remaining Legal Term	19.4 Years
Weighted Average Contracted Duration	12.5 Years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,934	11%	28,145	29%
30% - 40%	1,638	10%	12,304	12%
40% - 50%	2,028	12%	12,135	12%
50% - 60%	1,712	10%	9,033	9%
60% - 70%	1,671	10%	8,051	8%
70% - 80%	2,441	14%	10,303	10%
80% - 90%	3,005	18%	11,304	11%
90% - 95%	1,063	6%	3,789	4%
95% - 100%	547	3%	1,577	2%
100% - 101%	147	1%	393	0%
101% +	825	5%	1,516	2%
Total	17,012	100%	98,550	100%
Weighted Average LTV	69.1%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,343	8%	26,014	26%
30% - 40%	1,036	6%	9,301	9%
40% - 50%	1,255	7%	8,902	9%
50% - 60%	1,428	8%	8,579	9%
60% - 70%	1,464	9%	7,624	8%
70% - 80%	1,330	8%	6,291	6%
80% - 90%	1,352	8%	5,748	6%
90% - 95%	814	5%	3,411	3%
95% - 100%	750	4%	3,035	3%
100% - 110%	1,602	9%	6,246	6%
110% - 120%	1,404	8%	5,015	5%
120%+	3,234	19%	8,384	9%
Total	17,012	100%	98,550	100%
Weighted Average LTV	90.8%			

Table 4 Mortgage Size ⁽²⁾ (€)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
€0 - €100,000		1,873	11%	41,255	36%
€100,000 - €200,000		4,677	27%	37,021	32%
€200,000 - €500,000		7,699	45%	32,212	28%
€500,000		2,762	16%	4,633	4%
Total		17,012	100%	115,121	100%
Average Mortgage		147,772			
Table 5 Seasoning ⁽¹⁾ (months)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-12		1,127	7%	6,607	6%
12-24		1,949	11%	10,528	9%
24-36		2,752	16%	12,994	11%
36-48		3,204	19%	15,975	14%
48-60		3,034	18%	16,620	14%
60-72		1,929	11%	13,148	11%
72+		3,016	18%	39,249	34%
Total		17,012	100%	115,121	100%
Weighted Average		49.1 Months			
Table 6 Remaining Legal Term (years)		Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=		(€m)		Loans	
0-5		472	3%	11,303	10%
5-10		1,386	8%	19,723	17%
10-15		2,888	17%	23,816	21%
15-20		4,393	26%	25,252	22%
20-25		4,037	24%	18,994	16%
25-30		1,936	11%	8,324	7%
30-35		1,901	11%	7,709	7%
Total		17,012	100%	115,121	100%
Weighted Average		19.4 Years			
Table 7 Repayment Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Principal and Interest		13,165	77%	100,124	87%
Interest Only 0 - 2 years		3,230	19%	12,762	11%
Interest Only 2 - 5 years		486	3%	1,663	1%
Interest Only 5+ years		131	1%	572	0%
Total		17,012	100%	115,121	100%
Table 8 Products by Interest Rate Type		Ledger Balance	% of Total	No. of Accounts /	% of Total
		(€m)		Loans	
Fixed (see also Table 9)		2,443	14%	14,704	13%
Variable		4,812	28%	43,927	38%
ECB Tracker		9,756	57%	56,490	49%
Total		17,012	100%	115,121	100%

Table 9 Fixed Rate Loan Periods(years)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=					
	0-1	628	26%	3,839	26%
	1-2	667	27%	3,883	26%
	2-3	668	27%	3,760	26%
	3-5	379	16%	2,273	15%
	5+	100	4%	949	6%
Total		2,443	100%	14,704	100%
Table 10 Arrears Multiple (months)		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
	No Arrears	16,819	98.87%	114,045	-
	>0 <1 month	163	0.96%	947	0.7
	1 month	30	0.18%	129	0.2
	>1 month	-	-	-	-
Total		17,012	100%	115,121	1.0
Table 11 Market Segment		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	Owner Occupier	11,911	70%	88,669	77%
	Second Home	188	1%	1,622	1%
	Buy To let	4,913	29%	24,830	22%
Total		17,012	100%	115,121	100%
Table 12 Geographical Concentration County		Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
	Dublin	5,571	33%	26,101	23%
	Non Dublin	11,441	67%	89,020	77%
Total		17,012	100%	115,121	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 115,121 loan accounts were secured on 98,850 properties; there may be more than one loan account against a property