

AIB Mortgage Bank Detailed ACS Pool Analysis September 2015

Table 1 Mortgage Loans Summary			
Total Indexed Property Valuation (1) (2a) (2b)	€28.1bn		
Total Number of Accounts	110,555		
Total Number of Properties	98,584		
Nominal Balances of the Mortgages	€14.3bn		
Prudent Market Value	€13.0bn		
Average Mortgage Balance	€129,790		
Weighted Average Unindexed LTV	60.6%		
Weighted Average Indexed LTV	72.0%		
Aggregate Indexed LTV	51.1%		
Weighted Average Seasoning	87 Months		
Weighted Average Remaining Legal Term	19.2 Years		
Weighted Average Life (Contracted Duration)	10.1 Years		

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,894	13%	30,868	31%
30% - 40%	1,497	11%	11,581	12%
40% - 50%	1,658	12%	10,797	11%
50% - 60%	1,783	13%	10,119	10%
60% - 70%	2,053	14%	10,279	11%
70% - 80%	2,312	16%	10,375	11%
80% - 90%	2,330	16%	10,976	11%
90% - 95%	415	3%	2,118	2%
95% - 100%	53	0%	223	0%
100% - 101%	12	0%	39	0%
101% +	<u>343</u>	<u>2%</u>	<u>1,209</u>	<u>1%</u>
Total	14,349	100%	98,584	100%
Weighted Average LTV	60.6%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,310	9%	26,217	26%
30% - 40%	984	7%	9,051	9%
40% - 50%	1,269	9%	9,377	10%
50% - 60%	1,539	11%	9,531	10%
60% - 70%	1,791	12%	10,013	10%
70% - 80%	2,035	14%	10,758	11%
80% - 90%	1,768	12%	8,719	9%
90% - 95%	654	5%	3,048	3%
95% - 100%	562	4%	2,508	2%
100% - 110%	915	6%	3,911	4%
110% -120%	685	5%	2,649	3%
120%+	<u>836</u>	<u>6%</u>	<u>2,802</u>	<u>3%</u>
Total	14,349	100%	98,584	100%
Weighted Average LTV	72.0%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	1,996	14%	43,146	39%
€100 - €200	5,199	35%	39,630	36%
€200 - €350	4,987	34%	22,260	20%
€350 - €500	1,206	8%	3,687	3%

	€500 +	<u>961</u>	<u>9%</u>	<u>1,832</u>	<u>2%</u>	
Total		14,349	100%	110,555	100%	
verage Mortgage 129,790						
Table 5 Sea	soning ⁽³⁾ (months)	Ledger Balance	% of Total	No. of Accounts	% of Total	
	> <= 0-12	(€m) 827	6%	/ Loans 5,189	5%	
	12-24	635	4%	4,123	4%	
	24-36	672	4%	4,439	4% 4%	
	36-48	540	4%	3,711	3%	
	48-60	527	4% 4%	3,484	3% 3%	
	60-72	1,127	4% 8%	7,349	3% 7%	
	72+	10,020	70%	82,260	74%	
Γotal	72+	10,020 14,349	<u>70%</u> 100%	110,555	100%	
Neighted Average		87 Months	100%	110,555	100%	
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Table 6 Remair	ning Legal Term (years)	Ledger Balance	% of Total	No. of Accounts	% of Total	
	> <= 0-5	(€m) 367	3%	/ Loans 13,829	13%	
	0-5 5-10	1,387	3% 10%	19,614	18%	
	10-15	2,619	18%	22,363	20%	
	15-20	3,326	23%	22,363	20% 19%	
	20-25	2,811	20%	14,564	13%	
	25-30	3,056	21%	14,711	13%	
	30-35	783	5%	4,523	4%	
	35+		0%	· ·	4 % <u>0%</u>	
Γotal	33+	<u>0</u> 14,349	0% 100%	<u>0</u> 110,555	0% 100%	
Weighted Average		19.2 Years	100 /6	110,555	100 /6	
vieighted Average		L L				
Table 7	Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total	
Principal and Interest		14,164	99%	109,669	99%	
•	ars	106	1%	532	1%	
nterest Only 0 - 2 year		106 30	1% 0%	532 131	1% 0%	
nterest Only 0 - 2 yea nterest Only 2 - 5 yea	ars					
nterest Only 0 - 2 yea nterest Only 2 - 5 yea nterest Only 5+ years	ars	30	0%	131	0%	
nterest Only 0 - 2 yea nterest Only 2 - 5 yea nterest Only 5+ years Fotal	ars	30 <u>49</u> 14,349 Ledger Balance	0% <u>0%</u>	131 <u>223</u> 110,555	0% <u>0%</u>	
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nterest Only 0 - 2 year nterest Only 2 - 5 year nterest Only 5+ years Fotal Table 8 Product	ts by Interest Rate Type	30 <u>49</u> 14,349 Ledger Balance (€m) 1,776	0% 0% 100% % of Total 12%	131 223 110,555 No. of Accounts / Loans 11,223	0% 0% 100% % of Total 10%	
nterest Only 0 - 2 year nterest Only 2 - 5 year nterest Only 5+ years Fotal Table 8 Product Fixed (see also Table Variable	ts by Interest Rate Type	30 <u>49</u> 14,349 Ledger Balance (€m) 1,776 6,086	0% 0% 100% % of Total 12% 43%	131 223 110,555 No. of Accounts / Loans 11,223 50,835	0% 0% 100% % of Total 10% 46%	
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1 month	15.6	0.1%	104	0.1%
>1 month	nil	nil	nil	nil
Total	14,349	100%	110,555	0.3%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	12,202	85%	92,627	84%
Second Home	111	1%	1,224	1%
Buy To let	<u>2,035</u>	<u>14%</u>	<u>16,704</u>	<u>15%</u>
Total	14,349	100%	110,555	100%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,448	38%	30,140	27%
Non Dublin	<u>8,901</u>	<u>62%</u>	<u>80,415</u>	<u>73%</u>
Total	14,349	100%	110,555	100%

- (1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index (August 2015 for September 2015) with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.
- (2a) Up to and including November 2011, properties were indexed using the ESRI/PTSB house price index. This index has been discontinued with the last published index being for Quarter 4 2010. A new index, compiled by the CSO, has since been adopted through Regulatory Notice in December 2011.
- (2b) In September 2015, the CSO index showed a national peak to trough fall in house prices of 35.4% and a fall of 36.2% & 38.7% in Dublin and outside Dublin respectively
- (3) 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
- (4)The above 110,555 loan accounts were secured on 98,584 properties; there may be more than one loan account against a property