

AIB Mortgage Bank Detailed ACS Pool Analysis December 2014

Table 1 Mortgage Loans Summary	
Total Indexed Property Valuation (1) (2a) (2b)	€27.7bn
Total Number of Accounts	113,666
Total Number of Properties	100,892
Nominal Balances of the Mortgages	€15.0bn
Prudent Market Value	€13.2bn
Average Mortgage Balance	€132,172
Weighted Average Unindexed LTV	61.8%
Weighted Average Indexed LTV	77.2%
Aggregate Indexed LTV	54.2%
Weighted Average Seasoning	82 Months
Weighted Average Remaining Legal Term	19.3 Years
Weighted Average Life (Contracted Duration)	10.2 Years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,930	13%	31,041	31%
30% - 40%	1,559	10%	11,946	12%
40% - 50%	1,739	12%	11,265	11%
50% - 60%	1,855	12%	10,442	11%
60% - 70%	2,114	14%	10,526	11%
70% - 80%	2,359	16%	10,447	10%
80% - 90%	2,540	17%	11,333	11%
90% - 95%	444	3%	2,204	2%
95% - 100%	59	0%	225	0%
100% - 101%	12	0%	45	0%
101% +	<u>414</u>	<u>3%</u>	<u>1,418</u>	<u>1%</u>
Total	15,024	100%	100,892	100%
Weighted Average LTV	61.8%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,235	8%	25,433	25%
30% - 40%	934	6%	8,690	9%
40% - 50%	1,183	8%	9,099	9%
50% - 60%	1,453	10%	9,191	9%
60% - 70%	1,758	12%	9,834	10%
70% - 80%	1,764	12%	9,234	9%
80% - 90%	1,872	12%	9,563	10%
90% - 95%	711	5%	3,268	3%
95% - 100%	627	4%	2,876	3%
100% - 110%	1,138	8%	5,001	5%
110% -120%	839	5%	3,469	3%
120%+	<u>1,510</u>	<u>10%</u>	<u>5,234</u>	<u>5%</u>
Total	15,024	100%	100,892	101%
Weighted Average LTV	77.2%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	1,995	14%	43,407	38%
€100 - €200	5,293	35%	40,509	36%
€200 - €350	5,276	35%	23,534	21%
€350 - €500	1,370	9%	4,148	3%

	€500 +	<u>1,089</u>	<u>7%</u>	2,068	<u>2%</u>
Total	£300 +	15,024	<u>/ //</u> 100%	2,008 113,666	<u>2 //</u> 100%
Average Mortgag	e	132,172	10070	110,000	10070
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Table 5 S	Seasoning ⁽³⁾ (months)	Ledger Balance	% of Total	No. of Accounts	% of Total
	> <=	(€m)		/ Loans	
	0-12	635	4%	4,065	4%
	12-24	605	4%	3,809	3%
	24-36	736	5%	4,805	4%
	36-48	484	3%	3,147	3%
	48-60	1,061	7%	6,826	6%
	60-72	1,611	11%	10,127	9%
	72+	<u>9,892</u>	<u>66%</u>	80,887	<u>71%</u>
Total		15,024	100%	113,666	100%
Weighted Average	<u>e</u>	82 Months			
Table 6 Rem	aining Legal Term (years)	Ledger Balance	% of Total	No. of Accounts	0/2 of Total
	> <=	〔€m)	% of Total	/ Loans	% of Total
	0-5	373	3%	13,860	12%
	5-10	1,410	9%	20,039	18%
	10-15	2,755	18%	23,304	21%
	15-20	3,508	23%	21,814	19%
	20-25	2,919	20%	14,957	13%
	25-30	3,213	21%	14,957	13%
	30-35	846	6%	4,735	4%
	35+	<u>0</u>	<u>0%</u>	<u>0</u>	<u>0%</u>
Total		15,024	100%	113,666	100%
9					
Weighted Average	e	19.3 Years			
	7 Repayment Type	Ledger Balance	% of Total	No. of Accounts	% of Total
Table	7 Repayment Type	Ledger Balance (€m)		/ Loans	
Table Principal and Interes	7 Repayment Type	Ledger Balance (€m) 14,765	99%	/ Loans 112,347	99%
Table Principal and Interest Only 0 - 2	7 Repayment Type est years	Ledger Balance (€m) 14,765 169	99% 1%	/ Loans 112,347 897	99% 1%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5	7 Repayment Type est years years	Ledger Balance (€m) 14,765 169 33	99% 1% 0%	/ Loans 112,347 897 158	99% 1% 0%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes	7 Repayment Type est years years	Ledger Balance (€m) 14,765 169 33 <u>56</u>	99% 1% 0% <u>0%</u>	/ Loans 112,347 897 158 264	99% 1% 0% <u>0%</u>
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes	7 Repayment Type est years years	Ledger Balance (€m) 14,765 169 33	99% 1% 0%	/ Loans 112,347 897 158	99% 1% 0%
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Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 <u>56</u> 15,024 Ledger Balance (€m)	99% 1% 0% <u>0%</u> 100%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans	99% 1% 0% <u>0%</u> 100%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Prode Fixed (see also Ta	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 <u>56</u> 15,024 Ledger Balance (€m) 1,405	99% 1% 0% <u>0%</u> 100%	/ Loans 112,347 897 158 264 113,666 No. of Accounts	99% 1% 0% <u>0%</u> 100%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Tally Variable	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 <u>56</u> 15,024 Ledger Balance (€m) 1,405 6,494	99% 1% 0% 0% 100% **Of Total 9% 43%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060	99% 1% 0% 0% 100% **Of Total 8% 47%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Tatal Variable ECB Tracker	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 <u>56</u> 15,024 Ledger Balance (€m) 1,405	99% 1% 0% 0% 100% w of Total 9%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306	99% 1% 0% 0% 100% w of Total 8%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124	99% 1% 0% 0% 100% **Of Total 9% 43% 48%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300	99% 1% 0% 0% 100% ** of Total 8% 47% 45%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Produ Fixed (see also Ta Variable ECB Tracker Total	7 Repayment Type est years years ears ucts by Interest Rate Type	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance	99% 1% 0% 0% 100% **Of Total 9% 43% 48%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts	99% 1% 0% 0% 100% ** of Total 8% 47% 45%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Taction Variable ECB Tracker Total	7 Repayment Type est years years ears ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <=	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m)	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans	99% 1% 0% 0% 100% **Total* 8% 47% 45% 100%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Taction Variable ECB Tracker Total	7 Repayment Type est years years years ears ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 1,405	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Taction Variable ECB Tracker Total	7 Repayment Type est years years years cars ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m)	99% 1% 0% 0% 100% % of Total 9% 43% 48% 100% % of Total 57% 26%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53% 27%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Taction Variable ECB Tracker Total	7 Repayment Type est years years years ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816	99% 1% 0% 0% 100% **of Total 8% 47% 45% 100% **of Total 53% 27% 9%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Produ Fixed (see also Ta Variable ECB Tracker Total	7 Repayment Type est years years years cars ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3 3-5	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57% 26% 8% 7%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748	99% 1% 0% 0% 100% **of Total 8% 47% 45% 100% **of Total 53% 27% 9% 8%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Taction Variable ECB Tracker Total	7 Repayment Type est years years years ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98 32	99% 1% 0% 0% 100% **Of Total 9% 43% 48% 100% **Of Total 57% 26% 8% 7% 26% 8% 7%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748 322	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53% 27% 9% 8% 3%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Produ Fixed (see also Ta Variable ECB Tracker Total Table 9 Fixed	7 Repayment Type est years years years cars ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3 3-5	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57% 26% 8% 7%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748	99% 1% 0% 0% 100% **of Total 8% 47% 45% 100% **of Total 53% 27% 9% 8%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Tat Variable ECB Tracker Total Table 9 Fixed	7 Repayment Type est years years years ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3 3-5 5+	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98 32 1,405	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57% 26% 8% 7% 26% 8% 7% 22% 100%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748 322	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53% 27% 9% 8% 3% 100%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Tavariable ECB Tracker Total Table 9 Fixed	7 Repayment Type est years years years cars ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3 3-5	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98 32	99% 1% 0% 0% 100% **Of Total 9% 43% 48% 100% **Of Total 57% 26% 8% 7% 26% 8% 7%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748 322 9,306	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53% 27% 9% 8% 3%
Table Principal and Interest Only 0 - 2 Interest Only 2 - 5 Interest Only 5+ yes Total Table 8 Production Fixed (see also Tat Variable ECB Tracker Total Table 9 Fixed	7 Repayment Type est years years years ucts by Interest Rate Type ble 9) Rate Loan Periods (years) > <= 0-1 1-2 2-3 3-5 5+	Ledger Balance (€m) 14,765 169 33 56 15,024 Ledger Balance (€m) 1,405 6,494 7,124 15,024 Ledger Balance (€m) 794 365 116 98 32 1,405 Ledger Balance	99% 1% 0% 0% 100% ** of Total 9% 43% 48% 100% ** of Total 57% 26% 8% 7% 26% 8% 7% 22% 100%	/ Loans 112,347 897 158 264 113,666 No. of Accounts / Loans 9,306 53,060 51,300 113,666 No. of Accounts / Loans 4,937 2,483 816 748 322 9,306 No. of Accounts	99% 1% 0% 0% 100% ** of Total 8% 47% 45% 100% ** of Total 53% 27% 9% 8% 3% 100%

1 month	14.6	0.1%	92	0.1%
>1 month	nil	nil	<u>nil</u>	<u>nil</u>
Total	15,024	100%	113,666	0.3%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	12,595	84%	94,414	83%
Second Home	124	1%	1,302	1%
Buy To let	<u>2,305</u>	<u>15%</u>	<u>17,950</u>	<u>16%</u>
Total	15,024	100%	113,666	100%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,661	38%	30,728	27%
Non Dublin	<u>9,363</u>	<u>62%</u>	<u>82,938</u>	<u>73%</u>
Total	15,024	100%	113,666	100%

- (1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index (November 2014 for December 2014) 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 December 2014, the CSO index showed a national peak to trough fall in house prices of 37.9% and a fall of 37.8% & 41.8% 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 113,666 loan accounts were secured on 100,892 properties; there may be more than one loan account against a property