

AIB Mortgage Bank Detailed ACS Pool Analysis Sept 2019

Table 1 Mortgage Loans Summary				
Total Indexed Property Valuation (1) (2a) (2b)	€37.1bn			
Total Number of Accounts	115,501			
Total Number of Properties	103,866			
Nominal Balances of the Mortgages	€14.5bn			
Prudent Market Value	€14.2bn			
Average Mortgage Balance	€125,496			
Weighted Average Unindexed LTV	57.9%			
Weighted Average Indexed LTV	54.3%			
Aggregate Indexed LTV	39.0%			
Weighted Average Seasoning	94 Months			
Weighted Average Remaining Legal Term	19.1 Years			
Weighted Average Life (Contracted Duration)	10.72 Years			

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,060	14%	33,562	32%
30% - 40%	1,533	11%	12,082	12%
40% - 50%	1,938	13%	12,499	12%
50% - 60%	1,850	13%	10,639	10%
60% - 70%	2,225	16%	11,411	11%
70% - 80%	2,488	17%	11,985	12%
80% - 90%	1,866	13%	9,475	9%
90% - 95%	319	2%	1,372	1%
95% - 100%	26	0%	107	0%
100% - 101%	5	0%	18	0%
101% +	<u>185</u>	<u>1%</u>	<u>716</u>	<u>1%</u>
Total	14,495	100%	103,866	100%
Weighted Average LTV	57.9%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,219	15%	35,804	35%
30% - 40%	1,752	12%	13,289	13%
40% - 50%	2,336	16%	14,822	14%
50% - 60%	2,274	16%	12,780	12%
60% - 70%	2,262	16%	11,465	11%
70% - 80%	1,850	13%	8,321	8%
80% - 90%	1,386	10%	5,932	6%
90% - 95%	241	2%	869	1%
95% - 100%	51	0%	175	0%
100% - 110%	46	0%	153	0%
110% -120%	22	0%	82	0%
120%+	<u>56</u>	<u>0%</u>	<u>174</u>	<u>0%</u>
Total	14,495	100%	103,866	100%
Weighted Average LTV	54.3%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,218	15%	46,175	40%
€100 - €200	5,651	39%	42,720	37%
€200 - €350	4,776	33%	21,665	19%
€350 - €500	1,069	8%	3,351	3%
€500 +	<u>781</u>	<u>5%</u>	<u>1,590</u>	<u>1%</u>
Total	14,495	100%	115,501	100%
Average Mortgage	125,496	10070	110,001	10070
Table 5 Seasoning (3) (months)	Ledger Balance		No. of Accounts /	
> <=	(€m)	% of Total	Loans	% of Total
0-12	1,477	10%	8,135	7%
12-24	1,419	10%	8,115	7%
24-36	1,109	8%	6,948	6%
36-48	813	5%	5,539	5%
48-60	691	5%	4,982	4%
60-72	441	3%	3,401	3%
72+	<u>8,545</u>	<u>59%</u>	<u>78,381</u>	<u>68%</u>
- Cotal	14,495	100%	115,501	100%
Veighted Average	94 Months	.0070	,	. 56 / 5
	Ladway Dalawaa		No of Assessment /	
Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	410	3%	15,164	13%
5-10	1,580	11%	21,326	18%
10-15	2,670	19%	22,401	19%
15-20	2,849	20%	18,360	16%
	· ·		· ·	
20-25	3,694	25%	20,286	18%
25-30	2,223	15%	12,166	11%
30-35	1,069	7%	5,798	5%
35+	<u>0</u>	<u>0%</u>	<u>0</u>	<u>0%</u>
Total Control of the	14,495	100%	115,501	100%
Weighted Average	19.1 Years			
Table 7 Repayment Type	Ledger Balance	0/ of Total	No. of Accounts /	
		o or loral		% of Total
Dringing and Interest	(€m)	% of Total	Loans	% of Total
·	(€m) 14,429	99.5%	Loans 115,167	99.7%
nterest Only 0 - 2 years	(€m) 14,429 33	99.5% 0.2%	Loans 115,167 193	99.7% 0.2%
nterest Only 0 - 2 years nterest Only 2 - 5 years	(€m) 14,429 33 11	99.5% 0.2% 0.1%	Loans 115,167 193 54	99.7% 0.2% 0.0%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years	(€m) 14,429 33 11 <u>23</u>	99.5% 0.2% 0.1% <u>0.2%</u>	Loans 115,167 193 54 87	99.7% 0.2% 0.0% <u>0.1%</u>
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years	(€m) 14,429 33 11	99.5% 0.2% 0.1%	Loans 115,167 193 54	99.7% 0.2% 0.0%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years	(€m) 14,429 33 11 23 14,495 Ledger Balance	99.5% 0.2% 0.1% <u>0.2%</u>	Loans 115,167 193 54 87 115,501 No. of Accounts /	99.7% 0.2% 0.0% <u>0.1%</u>
nterest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Inte	(€m) 14,429 33 11 23 14,495	99.5% 0.2% 0.1% <u>0.2%</u> 100%	Loans 115,167 193 54 87 115,501	99.7% 0.2% 0.0% <u>0.1%</u> 100%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9)	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692	99.5% 0.2% 0.1% 0.2% 100% % of Total 12%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730	99.7% 0.2% 0.0% 0.1% 100%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) /ariable	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Eixed (see also Table 9) Variable ECB Tracker	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692	99.5% 0.2% 0.1% 0.2% 100% % of Total 12%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730	99.7% 0.2% 0.0% 0.1% 100%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Fotal Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Fotal	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56% 36% 100%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) /ariable ECB Tracker	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495 Ledger Balance	99.5% 0.2% 0.1% 0.2% 100% ** of Total 12% 56% 32%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts /	99.7% 0.2% 0.0% 0.1% 100% ** of Total 8% 56% 36%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Total Table 9 Fixed Rate Loan Periods (years)	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts / Loans	99.7% 0.2% 0.0% 0.11% 100% ** of Total 8% 56% 36% 100%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) /ariable ECB Tracker Total Table 9 Fixed Rate Loan Periods (years) > <= 0-1	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495 Ledger Balance (€m) 340	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100% % of Total 20%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts / Loans 2,263	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56% 36% 100% % of Total 23%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) /ariable ECB Tracker Total Table 9 Fixed Rate Loan Periods (years) > <= 0-1 1-2	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495 Ledger Balance (€m) 340 304	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100% % of Total 20% 18%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts / Loans 2,263 1,952	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56% 36% 100% % of Total 23% 20%
nterest Only 0 - 2 years nterest Only 2 - 5 years nterest Only 5+ years Total Table 8 Products by Interest Rate Type Fixed (see also Table 9) Variable ECB Tracker Total Table 9 Fixed Rate Loan Periods (years) > <= 0-1 1-2 2-3	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495 Ledger Balance (€m) 340 304 333	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100% % of Total 20% 18% 20%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts / Loans 2,263 1,952 1,844	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56% 36% 100% % of Total 23% 20% 19%
Fixed (see also Table 9) Variable ECB Tracker Total Table 9 Fixed Rate Loan Periods (years) > <= 0-1 1-2	(€m) 14,429 33 11 23 14,495 Ledger Balance (€m) 1,692 8,101 4,701 14,495 Ledger Balance (€m) 340 304	99.5% 0.2% 0.1% 0.2% 100% % of Total 12% 56% 32% 100% % of Total 20% 18%	Loans 115,167 193 54 87 115,501 No. of Accounts / Loans 9,730 63,808 41,963 115,501 No. of Accounts / Loans 2,263 1,952	99.7% 0.2% 0.0% 0.1% 100% % of Total 8% 56% 36% 100% % of Total 23% 20%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	14,458	99.8%	115,213	nil
>0 <1 month	20.4	0.1%	168	0.1%
1 month	16.8	0.1%	120	0.1%
>1 month	nil	nil	nil	nil
Total	14,495	100%	115,501	0.2%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	12,928	89%	100,000	87%
Second Home	92	1%	1,149	1%
Buy To let	<u>1,475</u>	<u>10%</u>	<u>14,352</u>	<u>12%</u>
Total	14,495	100%	115,501	100%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,497	38%	31,482	27%
Non Dublin	<u>8,998</u>	<u>62%</u>	<u>84,019</u>	<u>73%</u>
Total	14,495	100%	115,501	100%

⁽¹⁾ The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index (July 2019 for Sept 2019) with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.

(2b) In July, the CSO index showed a national fall from peak (April 2007) in house prices of 17.3%, Dublin had a fall from peak (February 2007) of 21.8% & outside Dublin fall from peak (May 2007) of 20.2%.

⁽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.

⁽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 115501 loan accounts were secured on 103866 properties; there may be more than one loan account against a property.