

AIB Mortgage Bank Detailed ACS Pool Analysis December 2011

Table 1 Mortgage Loans Summary ## Indexed Property Valuation (1) (2) ## (27.2bn decorated property Valuation (2) (2) (2) (2) (2) (2) (2) (2) (2) (2)
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Sent Market Value ## C14.5bn
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ghted Average LTV 102.9%

Table 4 Mortgage Size ⁽⁴⁾ (€) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100,000 €100,000 - €200,000 €200,000 - €350,000 €350,000 - €500,000 €500,000 +	1,893 5,548 7,000 2,291 2,281 19,013	10% 29% 37% 12% 12% 100%	41,381 42,817 31,502 6,986 4,154 126,840	33% 34% 25% 6% 3% 100%
Average Mortgage Table 5 Seasoning (3) (months) > <=	149,899 Ledger Balance (€m)	% of Total	No. of Accounts /	% of Total
0-12 12-24 24-36 36-48 48-60 60-72 72+ TotaL Weighted Average	490 1,292 2,203 3,206 3,270 3,153 5,398 19,013 58.9 Months	3% 7% 12% 17% 17% 17% 28% 100%	2,885 7,542 12,364 16,389 16,726 17,384 53,550 126,840	2% 6% 10% 13% 13% 14% 42%
Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts /	% of Total
0-5 5-10 10-15 15-20 20-25 25-30 30-35 Total Weighted Average	394 1,400 3,266 4,589 4,196 3,080 2,089 19,013 20.0 Years	2% 7% 17% 24% 22% 16% 11%	11,802 19,965 25,776 27,145 20,358 12,933 8,861 126,840	9% 16% 20% 21% 16% 10% 7% 100%
Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts /	% of Total
Principal and Interest Interest Only 0 - 2 years Interest Only 2 - 5 years Interest Only 5+ years Total	16,452 2,378 77 107 19,013	87% 13% 0% 1% 100%	115,519 10,517 349 455 126,840	91% 8% 0% 0% 100%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	3,159	17%	18,058	14%
Variable	5,362	28%	46,621	37%
ECB Tracker	10,493	55%	62,161	49%
Total	19,013	100%	126,840	100%
Table 9 Fixed Rate Loan Periods (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	857	27%	4,721	26%
1-2	1,034	33%	5,587	31%
2-3	602	19%	3,370	19%
3-5	584	19%	3,631	20%
5+	82	3%	749	4%
Total	3,159	100%	18,058	100%
Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts /	Amount in Arrears (€m)
No Arrears	18,918	99.50%	126,323	<u>-</u>
>0 <1 month	85	0.44%	472	0.4
1 month >1 month	10	0.05%	45 -	0.1
Total	19,013	100%	126,840	0.4
Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts /	% of Total
Owner Occupier	14,552	77%	99,831	79%
Second Home	190	1%	1,634	1%
Buy To let	4,271	22%	25,375	20%
Total	19,013	100%	126,840	100%
Table 12 Geographical Concentration			1,0	
County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	6,895	36%	32,372	26%
Non Dublin	12,118	64%	94,468	74%
Total	19,013	100%	126,840	100%

- (1) The Indexed Property Valuation is the historical property valuation indexed using the latest House Price Index (Nov 2011 for Dec 2011) with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.
- (2) Up to and including November 2011, properties were indexed using the ESRI/PTSB house price index. This showed a national peak to trough fall in house prices of 38% and a fall of 44% & 35% in Dublin and outside Dublin respectively. The index was recorded as at the end of Quarter 4 2010 which was the last index available as it has been discontinued. Accordingly, the use of the index understates the indexed LTV from up to and including November 2011. A new index, compiled by the CSO, has since been adopted through Regulatory Notice in December 2011. It shows a national peak to trough fall in house prices of 46% and a fall of 54% & 42% in Dublin and outside Dublin respectively. The 11 month gap between the ESRI/PTSB index being discontinued and the CSO index being adopted through Regulatory Notice is responsible for the large increase in reported indexed LTV's 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 126,840 loan accounts were secured on 109,968 properties; there may be more than one loan account against a property