



AIB Mortgage Bank Detailed ACS Pool Analysis September 2011

Table 1 Mortgage Loans Summary				
Total Indexed Property Valuation	€31.9bn			
Total Number of Accounts	130,116			
Total Number of Properties	112,641			
Nominal Balances of the Mortgages	€19.9bn			
Prudent Market Value	€16.3bn			
Average Mortgage Balance	€152,923			
Weighted Average Unindexed LTV	67.2%			
Weighted Average Indexed LTV	90.2%			
Aggregate Indexed LTV	62.3%			
Weighted Average Seasoning	56.6 Months			
Weighted Average Remaining Legal Term	20.0 Years			
Weighted Average Contracted Duration	12.0 Years			
Table 2 Unindexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,020	10%	29,494	26%
30% - 40%	1,745	9%	12,893	11%
40% - 50%	2,232	11%	13,167	12%
50% - 60%	2,257	11%	11,769	10%
60% - 70%	2,589	13%	12,048	11%
70% - 80%	3,053	15%	12,577	11%
80% - 90%	3,771	19%	14,178	13%
90% - 95%	1,041	5%	3,631	3%
95% - 100%	382	2%	1,110	1%
100% - 101%	70	0%	191	0%
101% +	740	4%	1,583	1%
Total	19,898	100%	112,641	100%
Weighted Average LTV	67.2%			
Table 3 Indexed LTV (%)				
> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,288	6%	25,546	23%
30% - 40%	1,004	5%	9,215	8%
40% - 50%	1,287	6%	9,163	8%
50% - 60%	1,538	8%	9,360	8%
60% - 70%	1,681	8%	9,102	8%
70% - 80%	1,770	9%	8,545	8%
80% - 90%	1,912	10%	8,420	7%
90% - 95%	1,282	6%	5,514	5%
95% - 100%	920	5%	3,848	3%
100% - 110%	1,844	9%	7,387	7%
110% - 120%	1,649	8%	6,007	5%
120%+	3,725	19%	10,534	9%
Total	19,898	100%	112,641	100%
Weighted Average LTV	90.2%			

Table 4 Mortgage Size ⁽²⁾ (€)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
€0 - €100,000	1,912	10%	41,650	32%
€100,000 - €200,000	5,645	28%	43,549	33%
€200,000 - €350,000	7,305	37%	32,818	25%
€350,000 - €500,000	2,459	12%	7,490	6%
€500,000 +	2,576	13%	4,609	4%
Total	19,898	100%	130,116	100%
Average Mortgage	152,923			
Table 5 Seasoning ⁽¹⁾ (months)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
0-12	604	3%	3,534	3%
12-24	1,534	8%	8,773	7%
24-36	2,545	13%	13,696	11%
36-48	3,473	17%	17,289	13%
48-60	3,578	18%	17,892	14%
60-72	3,145	16%	17,582	14%
72+	5,018	25%	51,350	39%
Total	19,898	100%	130,116	100%
Weighted Average	56.6 Months			
Table 6 Remaining Legal Term (years)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
0-5	425	2%	11,742	9%
5-10	1,440	7%	20,306	16%
10-15	3,362	17%	26,272	20%
15-20	4,801	24%	27,999	22%
20-25	4,505	23%	21,438	16%
25-30	3,047	15%	12,722	10%
30-35	2,317	12%	9,637	7%
Total	19,898	100%	130,116	100%
Weighted Average	20.0 Years			
Table 7 Repayment Type	Ledger Balance	% of Total	No. of Accounts /	% of Total
	(€m)		Loans	
Principal and Interest	17,021	86%	117,986	91%
Interest Only 0 - 2 years	2,635	13%	11,084	9%
Interest Only 2 - 5 years	126	1%	540	0%
Interest Only 5+ years	116	1%	506	0%
Total	19,898	100%	130,116	100%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	3,395	17%	19,180	15%
Variable	5,334	27%	46,487	36%
ECB Tracker	11,168	56%	64,449	50%
Total	19,898	100%	130,116	100%
Table 9 Fixed Rate Loan Periods(years)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=				
0-1	904	27%	5,010	26%
1-2	1,033	30%	5,509	29%
2-3	719	21%	3,961	21%
3-5	647	19%	3,876	20%
5+	92	3%	824	4%
Total	3,395	100%	19,180	100%
Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	19,636	98.68%	128,837	-
>0 <1 month	216	1.08%	1,099	1.0
1 month	47	0.23%	180	0.4
>1 month	-	-	-	-
Total	19,898	100%	130,116	1.4
Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	14,915	75%	101,336	78%
Second Home	201	1%	1,686	1%
Buy To let	4,781	24%	27,094	21%
Total	19,898	100%	130,116	100%
Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
County				
Dublin	7,225	36%	33,259	26%
Non Dublin	12,673	64%	96,857	74%
Total	19,898	100%	130,116	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 130,116 loan accounts were secured on 112,641 properties; there may be more than one loan account against a property				