



AIB Mortgage Bank Detailed ACS Pool Analysis March 2010

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation	€30.3bn
Total Number of Accounts	112,461
Total Number of Properties	96,425
Aggregate Balances of the Mortgages	€16.2bn
Average Mortgage Balance	€143,847
Weighted Average Unindexed LTV	61.8%
Weighted Average Indexed LTV	76.3%
Aggregate Indexed LTV	53.4%
Weighted Average Seasoning ⁽¹⁾	45.7 Months
Weighted Average Remaining Legal Term	19.6 Years
Weighted Average Contracted Duration	12.9 Years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,903	12%	27,611	29%
30% - 40%	1,644	10%	12,335	13%
40% - 50%	2,043	13%	12,270	13%
50% - 60%	1,746	11%	9,200	10%
60% - 70%	1,619	10%	7,732	8%
70% - 80%	2,353	15%	9,873	10%
80% - 90%	2,946	18%	11,133	12%
90% - 95%	1,115	7%	3,940	4%
95% - 100%	630	4%	1,869	2%
100% - 101%	180	1%	462	0%
101% +	-	-	-	-
Total	16,177	100%	96,425	100%
Weighted Average LTV	61.8%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Properties	% of Total
0% - 30%	1,510	9%	27,387	28%
30% - 40%	1,146	7%	9,759	10%
40% - 50%	1,367	8%	9,144	9%
50% - 60%	1,586	10%	8,884	9%
60% - 70%	1,468	9%	7,398	8%
70% - 80%	1,370	8%	6,088	6%
80% - 90%	1,377	9%	5,726	6%
90% - 95%	806	5%	3,270	3%
95% - 100%	880	5%	3,415	4%
100% - 110%	1,821	11%	6,687	7%
110% - 120%	1,399	9%	4,642	5%
120%+	1,447	9%	4,025	4%
Total	16,177	100%	96,425	100%
Weighted Average LTV	76.3%			

Table 4 Mortgage Size ⁽²⁾ (€)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100,000	1,863	12%	41,080	37%
€100,000 - €200,000	4,562	28%	36,166	32%
€200,000 - €500,000	7,436	46%	31,099	28%
€500,000	2,316	14%	4,116	4%
Total	16,177	100%	112,461	100%
Average Mortgage	143,847			
Table 5 Seasoning ⁽¹⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,556	10%	8,723	8%
12-24	2,166	13%	10,979	10%
24-36	2,850	18%	14,123	13%
36-48	3,196	20%	16,800	15%
48-60	2,431	15%	15,269	14%
60-72	1,561	10%	11,546	10%
72+	2,416	15%	35,021	31%
Total	16,177	100%	112,461	100%
Weighted Average	45.7 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	422	3%	10,746	10%
5-10	1,305	8%	19,272	17%
10-15	2,679	17%	23,197	21%
15-20	4,136	26%	24,776	22%
20-25	3,899	24%	19,008	17%
25-30	1,857	11%	7,970	7%
30-35	1,881	12%	7,492	7%
Total	16,177	100%	112,461	100%
Weighted Average	19.6 Years			
Table 7 Repayment Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	12,396	77%	96,644	86%
Interest Only 0 - 2 years	2,920	18%	12,393	11%
Interest Only 2 - 5 years	701	4%	2,700	2%
Interest Only 5+ years	161	1%	724	1%
Total	16,177	100%	112,461	100%
Table 8 Products by Interest Rate Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	1,958	12%	12,092	11%
Variable	4,770	29%	44,276	39%
ECB Tracker	9,449	58%	56,093	50%
Total	16,177	100%	112,461	100%

Table 9 Fixed Rate Loan Periods (years)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=				
0-1	699	36%	3,971	33%
1-2	537	27%	3,301	27%
2-3	403	21%	2,486	21%
3-5	231	12%	1,513	13%
5+	88	5%	821	7%
Total	1,958	100%	12,092	100%
Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	16,030	99.09%	111,733	-
>0 <1 month	115	0.71%	598	0.5
1 month	31	0.19%	130	0.2
>1 month	-	-	-	-
Total	16,177	100%	112,461	0.7
Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	11,623	72%	87,236	78%
Second Home	192	1%	1,640	1%
Buy To let	4,362	27%	23,585	21%
Total	16,177	100%	112,461	100%
Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
County				
Dublin	5,193	32%	25,192	22%
Non Dublin	10,984	68%	87,269	78%
Total	16,177	100%	112,461	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 change to the terms of existing mortgages resulting in the amalgamation of existing loan accounts into new loan accounts				
(2) The above 112,461 loan accounts were secured on 96,425 properties; there may be more than one loan account against a property				