



AIB Mortgage Bank Detailed ACS Pool Analysis March 2011

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation	€33.0bn
Total Number of Accounts	135,914
Total Number of Properties	117,426
Aggregate Balances of the Mortgages	€21.5bn
Average Mortgage Balance	€157,927
Weighted Average Unindexed LTV	69.1%
Weighted Average Indexed LTV	93.7%
Aggregate Indexed LTV	64.2%
Weighted Average Seasoning ⁽¹⁾	51.9 Months
Weighted Average Remaining Legal Term	20.1 Years
Weighted Average Contracted Duration	12.6 Years

Table 2 Unindexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	2,071	10%	29,503	25%
30% - 40%	1,791	8%	13,117	11%
40% - 50%	2,338	11%	13,656	12%
50% - 60%	2,402	11%	12,265	10%
60% - 70%	2,722	13%	12,511	11%
70% - 80%	3,311	15%	13,438	11%
80% - 90%	3,959	18%	14,705	13%
90% - 95%	1,309	6%	4,534	4%
95% - 100%	527	2%	1,539	1%
100% - 101%	112	1%	304	0%
101% +	923	4%	1,854	2%
Total	21,465	100%	117,426	100%
Weighted Average LTV	69.1%			

Table 3 Indexed LTV (%)

> <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,309	6%	25,703	22%
30% - 40%	1,038	5%	9,447	8%
40% - 50%	1,319	6%	9,369	8%
50% - 60%	1,553	7%	9,401	8%
60% - 70%	1,770	8%	9,400	8%
70% - 80%	1,827	9%	8,761	7%
80% - 90%	1,950	9%	8,438	7%
90% - 95%	1,233	6%	5,212	4%
95% - 100%	1,043	5%	4,298	4%
100% - 110%	2,030	9%	8,011	7%
110% - 120%	1,866	9%	6,769	6%
120%+	4,528	21%	12,617	11%
Total	21,465	100%	117,426	100%
Weighted Average LTV	93.7%			

Table 4 Mortgage Size ⁽²⁾ (€)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
€0 - €100,000	1,944	9%	42,249	31%
€100,000 - €200,000	5,786	27%	44,683	33%
€200,000 - €350,000	7,835	37%	35,109	26%
€350,000 - €500,000	2,792	13%	8,502	6%
€500,000	3,108	14%	5,371	4%
Total	21,465	100%	135,914	100%
Average Mortgage	157,927			
Table 5 Seasoning ⁽¹⁾ (months)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
0-12	1,042	5%	5,910	4%
12-24	2,256	11%	12,242	9%
24-36	3,415	16%	16,840	12%
36-48	3,801	18%	18,189	13%
48-60	3,909	18%	19,416	14%
60-72	2,749	13%	16,630	12%
72+	4,293	20%	46,687	34%
Total	21,465	100%	135,914	100%
Weighted Average	51.9 Months			
Table 6 Remaining Legal Term (years)	Ledger Balance	% of Total	No. of Accounts /	% of Total
> <=	(€m)		Loans	
0-5	493	2%	11,691	9%
5-10	1,498	7%	20,710	15%
10-15	3,434	16%	26,786	20%
15-20	5,198	24%	29,492	22%
20-25	5,098	24%	23,754	17%
25-30	2,982	14%	12,430	9%
30-35	2,762	13%	11,051	8%
Total	21,465	100%	135,914	100%
Weighted Average	20.1 Years			
Table 7 Repayment Type	Ledger Balance	% of Total	No. of Accounts /	% of Total
	(€m)		Loans	
Principal and Interest	17,754	83%	121,438	89%
Interest Only 0 - 2 years	3,270	15%	12,758	9%
Interest Only 2 - 5 years	305	1%	1,135	1%
Interest Only 5+ years	136	1%	583	0%
Total	21,465	100%	135,914	100%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	3,805	18%	20,934	15%
Variable	5,344	25%	46,881	34%
ECB Tracker	12,315	57%	68,099	50%
Total	21,465	100%	135,914	100%
Table 9 Fixed Rate Loan Periods(years)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
> <=				
0-1	889	23%	4,951	24%
1-2	1,013	27%	5,322	25%
2-3	1,062	28%	5,595	27%
3-5	739	19%	4,194	20%
5+	102	3%	872	4%
Total	3,805	100%	20,934	100%
Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	Amount in Arrears (€m)
No Arrears	21,089	98.25%	133,928	-
>0 <1 month	306	1.43%	1,685	1.5
1 month	70	0.32%	301	0.4
>1 month	-	-	-	-
Total	21,465	100%	135,914	1.9
Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	15,709	73%	105,429	78%
Second Home	214	1%	1,768	1%
Buy To let	5,542	26%	28,717	21%
Total	21,465	100%	135,914	100%
Table 12 Geographical Concentration	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
County				
Dublin	7,850	37%	34,800	26%
Non Dublin	13,615	63%	101,114	74%
Total	21,465	100%	135,914	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 135,914 loan accounts were secured on 117,426 properties; there may be more than one loan account against a property				