

Voluntary Public Commitment

AIB Mortgage Bank (“AIBMB”) hereby gives notice that at present it is committed to maintaining an Overcollateralisation Percentage (defined below) of at least 125%.

For this purpose, “Overcollateralisation Percentage” means the proportion (expressed as a percentage) of the total nominal or principal amount outstanding of the mortgage credit assets and substitution assets comprised in AIBMB’s cover assets pool to the total nominal or principal amount outstanding of mortgage covered securities in issue by AIBMB.

AIBMB will not cancel or change this voluntary public commitment without first making a public announcement. For the avoidance of doubt, this voluntary public commitment does not increase (or otherwise relate to) (i) any contractual undertaking made by AIBMB in respect of overcollateralisation or (ii) the minimum level of regulatory overcollateralisation that AIBMB is required to maintain in accordance with the ACS Act.

AIB Mortgage Bank

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