AIB Mortgage Bank Detailed ACS Pool Analysis June 2026

Table 1 Mortgage Loans Summary	
Total Indexed Property Valuation (1) (2a) (2b)	€52.787bn
Total Number of Accounts	117,267
Total Number of Properties	107,139
Nominal Balances of the Mortgages	€17.1bn
Prudent Market Value	€16.9bn
Average Mortgage Balance	€145,749
Weighted Average Unindexed LTV	59.2%
Weighted Average Indexed LTV	47.3%
Aggregate Indexed LTV	32.4%
Weighted Average Seasoning	84 Months
Weighted Average Remaining Legal Term	20.6 Years
Weighted Average Life (Contracted Duration)	11.73 years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,990	11.64%	31,880	29.76%
30% - 40%	1,629	9.53%	12,072	11.27%
40% - 50%	2,051	12.00%	12,309	11.49%
50% - 60%	2,415	14.13%	13,013	12.15%
60% - 70%	2,779	16.26%	13,486	12.59%
70% - 80%	2,891	16.92%	12,505	11.67%
80% - 90%	2,951	17.27%	10,690	9.98%
90% - 95%	321	1.88%	963	0.90%
95% - 100%	7	0.04%	30	0.03%
100% - 101%	1	0.01%	3	0.00%
101% +	56	0.33%	188	0.18%
Total	17,091	100.00%	107,139	100.00%
Weighted Average LTV	**59.2%**			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	4,071	23.82%	49,112	45.84%
30% - 40%	2,707	15.84%	16,410	15.32%
40% - 50%	2,866	16.77%	14,165	13.22%
50% - 60%	2,488	14.56%	10,566	9.86%
60% - 70%	1,999	11.69%	7,493	6.99%
70% - 80%	1,566	9.16%	5,222	4.87%
80% - 90%	1,228	7.18%	3,737	3.49%
90% - 95%	147	0.86%	390	0.36%
95% - 100%	5	0.03%	9	0.01%
100% - 110%	4	0.03%	10	0.01%
110% -120%	4	0.02%	7	0.01%
120%+	6	0.04%	18	0.02%
Total	17,091	100.00%	107,139	100.00%
Weighted Average LTV	**47.3%**			

Table 4 Mortgage Size [4] (€'000) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,021	11.82%	40,938	34.91%
€100 - €200	5,569	32.58%	41,313	35.23%
€200 - €350	6,179	36.15%	26,658	22.73%
€350 - €500	2,190	12.81%	6,194	5.28%
€500 +	1,133	6.63%	2,164	1.85%
Total	17,091	100.00%	117,267	100.00%
Average Mortgage	**145,749**			

Table 5 Seasoning [3] (months) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,892	11.07%	7,328	6.25%
12-24	1,902	11.13%	7,706	6.57%
24-36	1,521	8.90%	6,831	5.83%
36-48	2,051	12.00%	10,159	8.66%
48-60	1,559	9.12%	8,500	7.25%
60-72	988	5.78%	5,939	5.06%
72+	7,179	42.00%	70,804	60.38%
Total	17,091	100.00%	117,267	100.00%
Weighted Average	**84 Months**			

Table 6 Remaining Legal Term (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	415	2.43%	14,864	12.68%
5-10	1,440	8.43%	18,522	15.79%
10-15	2,427	14.20%	19,523	16.65%
15-20	3,618	21.17%	22,771	19.42%
20-25	3,627	21.22%	18,720	15.96%
25-30	3,194	18.69%	13,987	11.93%
30-35	2,370	13.87%	8,880	7.57%
35+	0	0.00%	0	0.00%
Total	17,091	100.00%	117,267	100.00%
Weighted Average	**20.6 Years**			

Table 7 Repayment Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	17,044	99.72%	117,055	99.82%
Interest Only 0 - 2 years	46	0.27%	201	0.17%
Interest Only 2 - 5 years	1	0.01%	6	0.01%
Interest Only 5+ years	1	0.01%	5	0.00%
Total	17,091	100.00%	117,267	100.00%

Table 8 Products by Interest Rate Type	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Fixed (see also Table 9)	10,821	63.31%	56,795	48.43%
Variable	4,759	27.85%	41,033	34.99%
ECB Tracker	1,511	8.84%	19,439	16.58%
Total	17,091	100.00%	117,267	100.00%

Table 9 Fixed Rate Loan Periods (years) > <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	2,725	25.18%	15,722	27.68%
1-2	3,869	35.75%	21,745	38.29%
2-3	2,073	19.16%	8,965	15.78%
3-5	1,993	18.42%	9,268	16.32%
5+	161	1.49%	1,095	1.93%
Total	10,821	100.00%	56,795	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	16,980	99.35%	116,419	99.28%
30 days	87.7	0.51%	649	0.55%
30-60 days	20.3	0.12%	169	0.14%
60-90 days	3.8	0.02%	30	0.03%
90-180 days	0	0.00%	0	0.00%
Total	17,091	100.00%	117,267	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	16,513	96.61%	109,757	93.60%
Second Home	36	0.21%	449	0.38%
Buy To let	542	3.17%	7,061	6.02%
Total	17,091	100.00%	117,267	100.00%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,539	32.41%	29,367	25.04%
Non Dublin	11,553	67.59%	87,900	74.96%
Total	17,091	100.00%	117,267	100.00%

(1) The Indexed Property Valuation is the historical property valuation, indexed using the latest House Price Index with a 15% discount applied to the uplift in valuation. 100% of any valuation decrease is applied.

(2a) Up to and including November 2011, properties were indexed using the ESRI/PTSB house price index. This index has been discontinued with the last published index being for Quarter 4 2010. A new index, compiled by the CSO, has since been adopted through Regulatory Notice in December 2011.

(2b) In April 2026, the CSO index has now reached the value of 204.9 which is 25.2% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 10.1% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 28% higher than their May 2007 peak.

(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 117267 loan accounts were secured on 107139 properties; there may be more than one loan account against a property.