



AIB Mortgage Bank Detailed ACS Pool Analysis September 2026

Table 1 Mortgage Loans Summary

Total Indexed Property Valuation ^{(1) (2a) (2b)}	€54.100bn
Total Number of Accounts	118,320
Total Number of Properties	108,247
Nominal Balances of the Mortgages	€17.5bn
Prudent Market Value	€17.3bn
Average Mortgage Balance	€147,949
Weighted Average Unindexed LTV	59.3%
Weighted Average Indexed LTV	47.2%
Aggregate Indexed LTV	32.4%
Weighted Average Seasoning	81 Months
Weighted Average Remaining Legal Term	20.8 Years
Weighted Average Life (Contracted Duration)	11.83 years

Table 2 Unindexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	1,989	11.36%	31,693	29.28%
30% - 40%	1,635	9.34%	12,113	11.19%
40% - 50%	2,095	11.97%	12,536	11.58%
50% - 60%	2,466	14.09%	13,168	12.16%
60% - 70%	2,888	16.50%	13,848	12.79%
70% - 80%	3,076	17.57%	13,091	12.09%
80% - 90%	3,023	17.27%	10,773	9.95%
90% - 95%	277	1.58%	820	0.76%
95% - 100%	5	0.03%	26	0.02%
100% - 101%	2	0.01%	7	0.01%
101% +	51	0.29%	172	0.16%
Total	17,505	100.00%	108,247	100.00%
Weighted Average LTV	59.3%			

Table 3 Indexed LTV (%) > <=	Ledger Balance (€m)	% of Total	No. of Borrowers	% of Total
0% - 30%	4,169	23.82%	49,675	45.89%
30% - 40%	2,744	15.68%	16,426	15.17%
40% - 50%	2,945	16.83%	14,403	13.31%
50% - 60%	2,529	14.45%	10,503	9.70%
60% - 70%	2,199	12.56%	8,153	7.53%
70% - 80%	1,592	9.09%	5,160	4.77%
80% - 90%	1,276	7.29%	3,808	3.52%
90% - 95%	36	0.21%	82	0.08%
95% - 100%	4	0.02%	6	0.01%
100% - 110%	3	0.02%	8	0.01%
110% - 120%	3	0.02%	5	0.00%
120%+	5	0.03%	18	0.02%
Total	17,505	100.00%	108,247	100.00%
Weighted Average LTV	47.2%			

Table 4 Mortgage Size ⁽⁴⁾ (€'000)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
€0 - €100	2,003	11.44%	40,526	34.25%
€100 - €200	5,586	31.91%	41,359	34.96%
€200 - €350	6,490	37.08%	27,791	23.49%
€350 - €500	2,282	13.03%	6,453	5.45%
€500 +	<u>1,144</u>	<u>6.54%</u>	<u>2,191</u>	<u>1.85%</u>
Total	17,505	100.00%	118,320	100.00%
Average Mortgage	147,949			
Table 5 Seasoning ⁽³⁾ (months)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-12	1,844	10.54%	7,124	6.02%
12-24	2,095	11.97%	8,323	7.03%
24-36	1,559	8.90%	6,851	5.79%
36-48	1,822	10.41%	9,064	7.66%
48-60	1,900	10.85%	9,939	8.40%
60-72	1,152	6.58%	6,818	5.76%
72+	<u>7,133</u>	<u>40.75%</u>	<u>70,201</u>	<u>59.33%</u>
Total	17,505	100.00%	118,320	100.00%
Weighted Average	81 Months			
Table 6 Remaining Legal Term (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-5	420	2.40%	14,846	12.55%
5-10	1,439	8.22%	18,338	15.50%
10-15	2,474	14.14%	19,744	16.69%
15-20	3,624	20.70%	22,713	19.20%
20-25	3,707	21.18%	18,931	16.00%
25-30	3,361	19.20%	14,543	12.29%
30-35	2,480	14.17%	9,205	7.78%
35+	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	17,505	100.00%	118,320	100.00%
Weighted Average	20.8 Years			
Table 7 Repayment Type				
	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Principal and Interest	17,454	99.71%	118,098	99.81%
Interest Only 0 - 2 years	49	0.28%	212	0.18%
Interest Only 2 - 5 years	1	0.01%	5	0.00%
Interest Only 5+ years	<u>1</u>	<u>0.01%</u>	<u>5</u>	<u>0.00%</u>
Total	17,505	100.00%	118,320	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)	11,465	65.49%	59,654	50.42%
Variable	4,599	26.27%	39,934	33.75%
ECB Tracker	<u>1,442</u>	<u>8.24%</u>	<u>18,732</u>	<u>15.83%</u>
Total	17,505	100.00%	118,320	100.00%
Table 9 Fixed Rate Loan Periods (years)				
> <=	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
0-1	3,407	29.72%	20,557	34.46%
1-2	3,446	30.06%	18,057	30.27%
2-3	2,182	19.04%	9,411	15.78%
3-5	2,263	19.74%	10,508	17.61%
5+	<u>166</u>	<u>1.44%</u>	<u>1,121</u>	<u>1.88%</u>
Total	11,465	100.00%	59,654	100.00%

Table 10 Arrears Multiple (months)	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
No Arrears	17,404	99.42%	117,540	99.34%
30 days	77.5	0.44%	608	0.51%
30-60 days	18.6	0.11%	144	0.12%
60-90 days	4.9	0.03%	28	0.02%
90-180 days	<u>0</u>	<u>0.00%</u>	<u>0</u>	<u>0.00%</u>
Total	17,505	100.00%	118,320	100.00%

Table 11 Market Segment	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Owner Occupier	16,944	96.79%	111,085	93.89%
Second Home	37	0.21%	441	0.37%
Buy To let	<u>525</u>	<u>3.00%</u>	<u>6,794</u>	<u>5.74%</u>
Total	17,505	100.00%	118,320	100.00%

Table 12 Geographical Concentration County	Ledger Balance (€m)	% of Total	No. of Accounts / Loans	% of Total
Dublin	5,597	31.98%	29,465	24.90%
Non Dublin	<u>11,908</u>	<u>68.02%</u>	<u>88,855</u>	<u>75.10%</u>
Total	17,505	100.00%	118,320	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 July 2026, the CSO index has now reached the value of 208.6 which is 27.5% above its highest level at the peak of the property boom in April 2007. Dublin residential property prices are 11.3% higher than their February 2007 peak, while residential property prices in the Rest of Ireland are 31% 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 118320 loan accounts were secured on 108247 properties; there may be more than one loan account against a property.