



KEY TRANCHE 1 & 2 DATA

23rd August 2010

Key Tranche 1 statistics

	<u>AIB</u>	<u>BOI</u>	<u>EBS</u>	<u>INBS</u>	<u>Anglo</u>	<u>TOTAL</u>
Loan balances €bn	3.29	1.93	0.14	0.67	9.25	15.28
CMV of property €bn	1.87	1.26	0.10	0.36	3.86	7.45
LEV of property €bn	2.04	1.41	0.10	0.41	4.31	8.27
LEV uplift as a % of CMV	9.1%	11.9%	8.4%	11.8%	11.7%	11%
Total consideration €bn	1.90	1.26	0.09	0.28	4.16	7.69
Discount	42%	35%	36%	58%	55%	50%

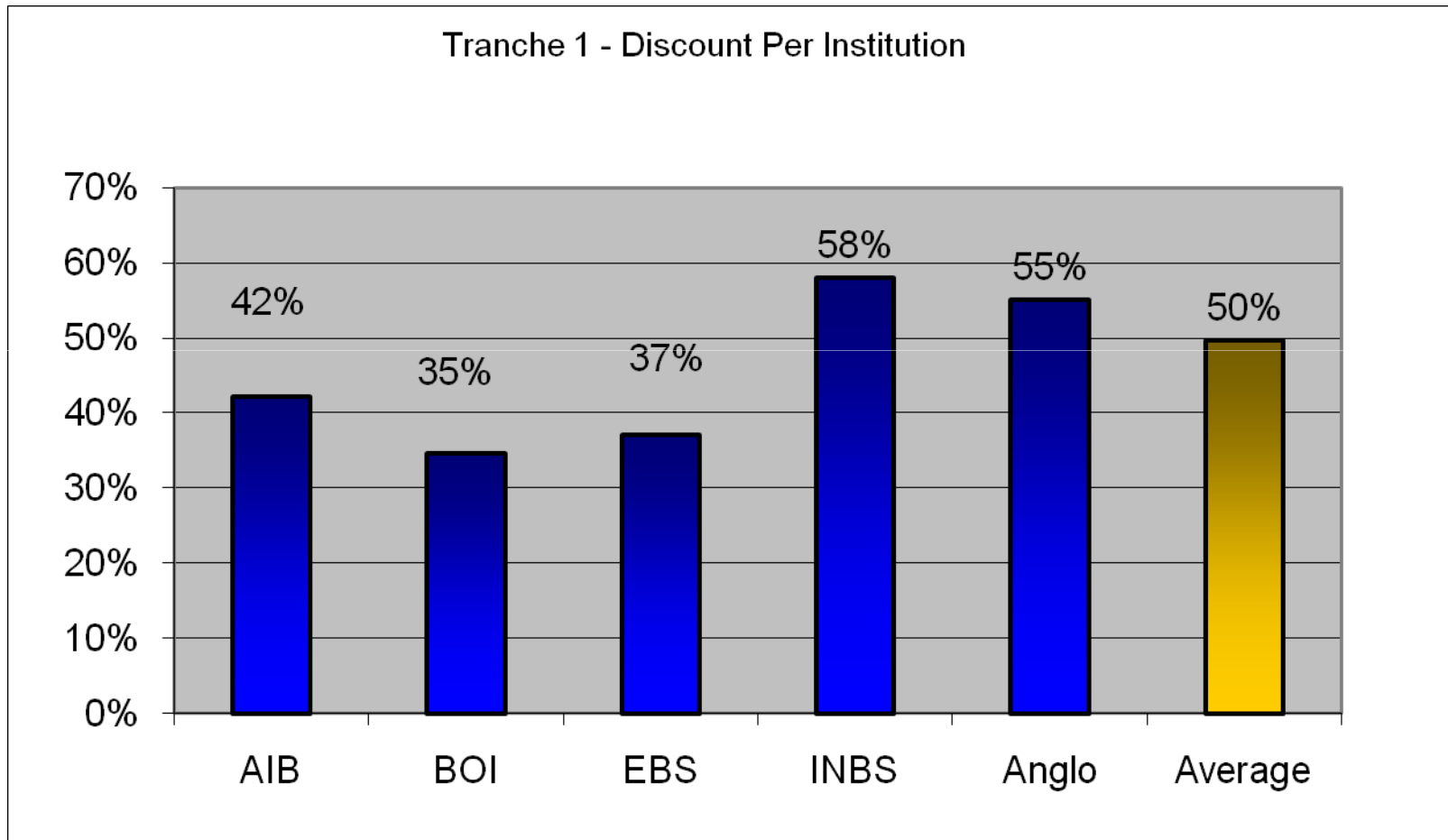
Key Tranche 2 statistics

	<u>AIB</u>	<u>BOI</u>	<u>EBS</u>	<u>INBS</u>	<u>Anglo</u>	<u>TOTAL</u>
Loan balances €bn	2.73	1.82	0.036	0.59	6.75	11.93
CMV of property €bn	1.42	1.22	0.012	0.17	2.59	5.41
LEV of property €bn	1.54	1.34	0.013	0.19	2.86	5.94
LEV uplift as a % of CMV	8.9%	9.8%	6.8%	11.2%	10.3%	9.8%
Total consideration €bn	1.40	1.13	0.019	0.16	2.57	5.28
Discount	48.5%	37.8%	46.4%	72.4%	61.9%	55.6%

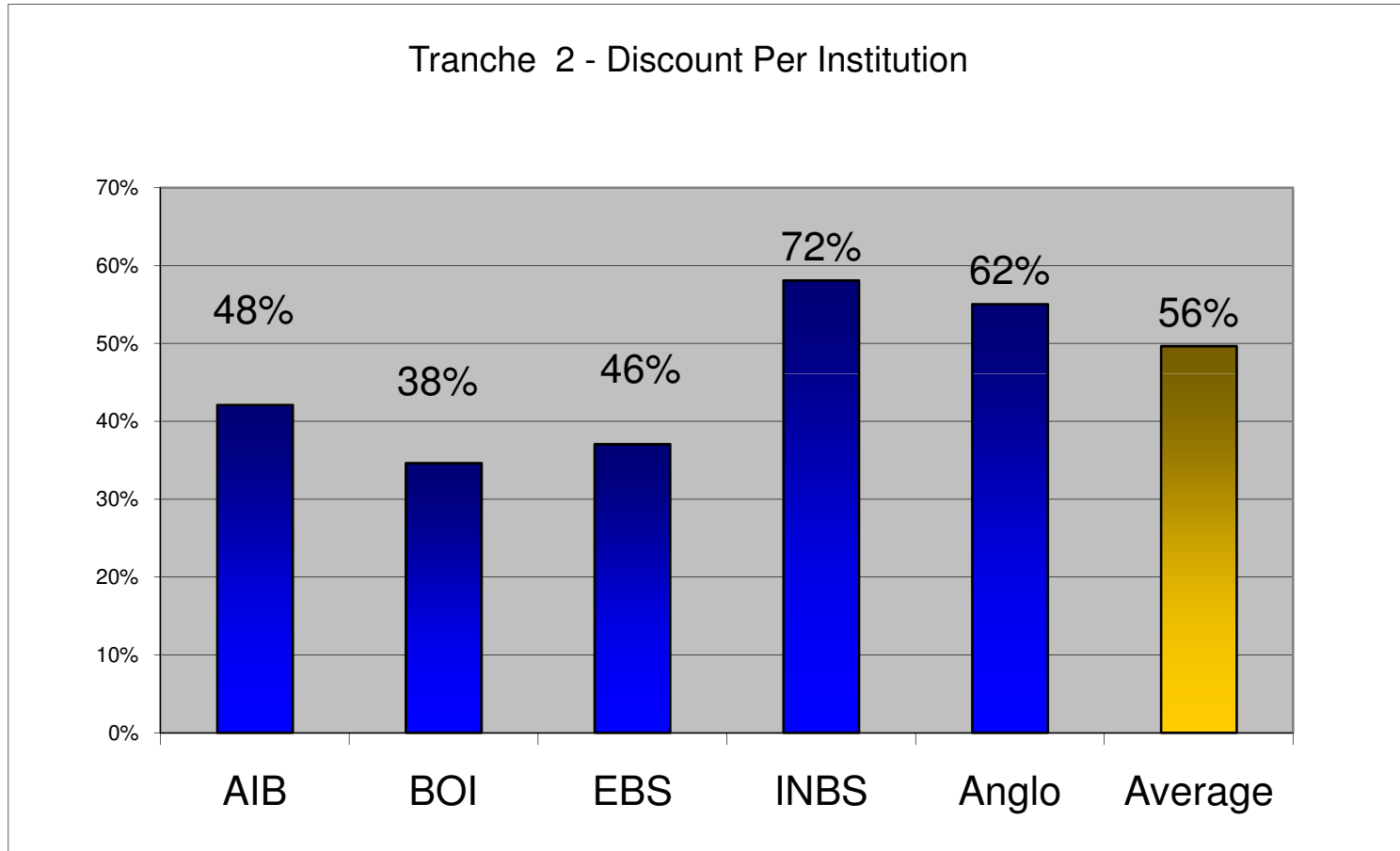
Overview of Tranches 1 to 3

	<u>AIB</u>	<u>BOI</u>	<u>EBS</u>	<u>INBS</u>	<u>Anglo</u>	<u>TOTAL</u>
Number of loans in Tranche 1	222	348	39	41	1,106	1,756
Tranche 1 transfer (€bn)	3.3	1.9	0.1	0.7	9.3	15.3
Total expected loan transfer – All Tranches (€bn)	23.0	12.0	1.0	9.0	36.0	81.0
Tranche 2 transfer (€bn)	2.7	1.8	0.036	0.59	6.8	11.9
Number of loans in Tranche 2	300	192	15	38	1,217	1,762
Tranche 3 (expected transfer) (€bn)	3.3	2.4	0.015	2.8	3.6	12.1
Total - tranches 1 to 3 (€bn)	9.3	6.1	0.15	4.1	19.7	39.3
First three tranches as % of total	40%	51%	15%	45%	55%	48%
Number of borrowers						100

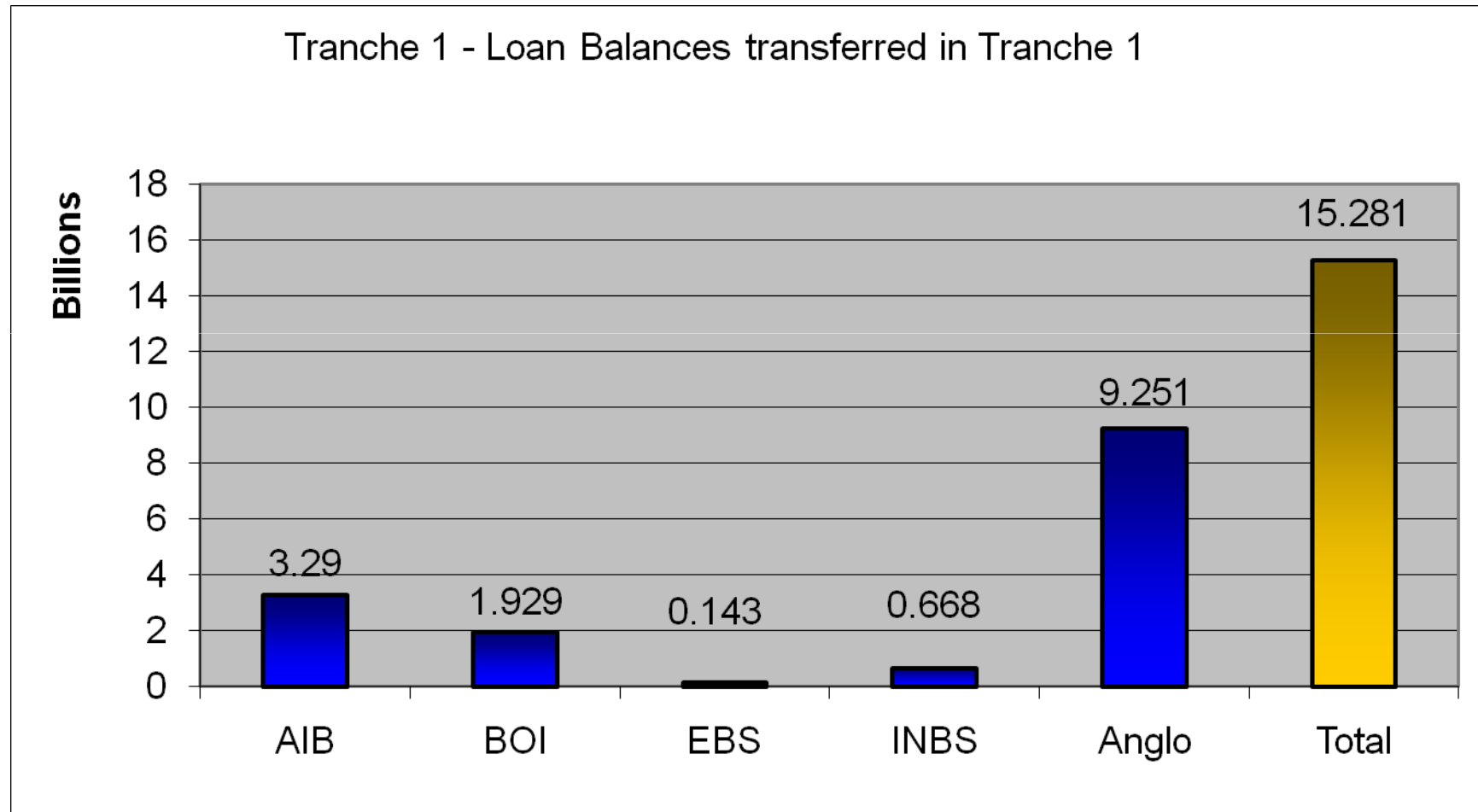
Discounts by PI – Tranche 1



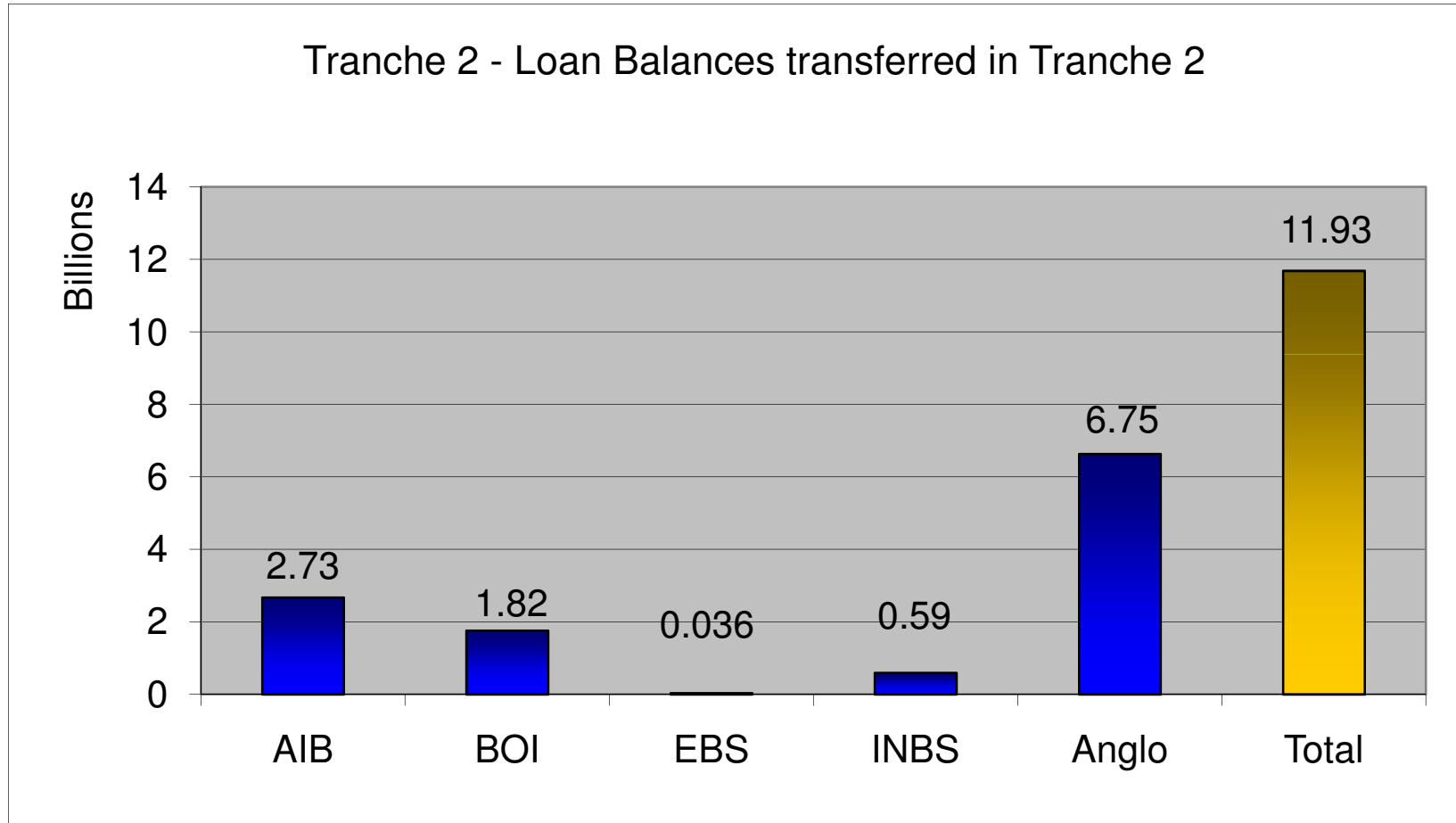
Discounts by PI – Tranche 2



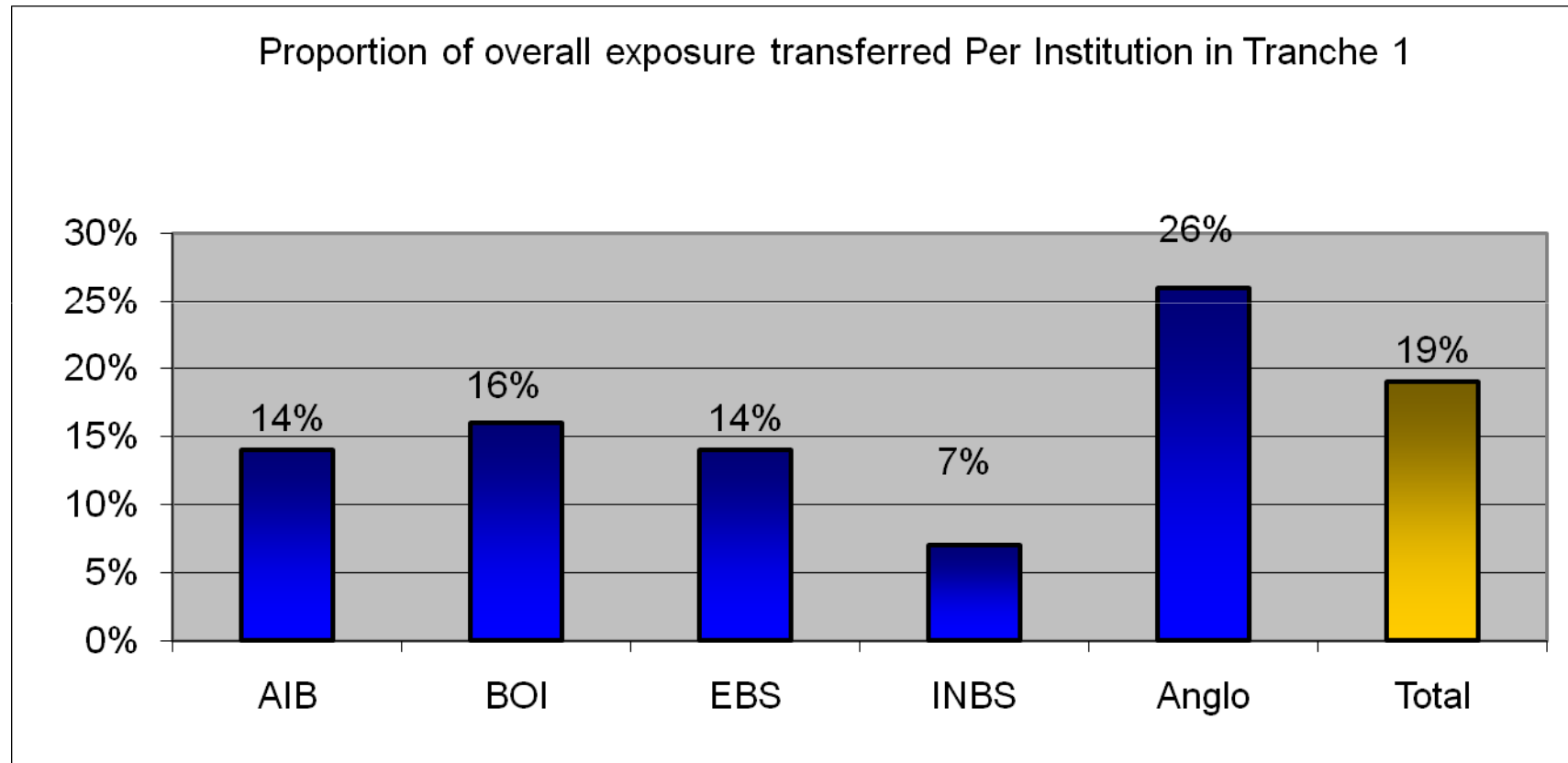
Tranche 1 transfer – Loan Balances



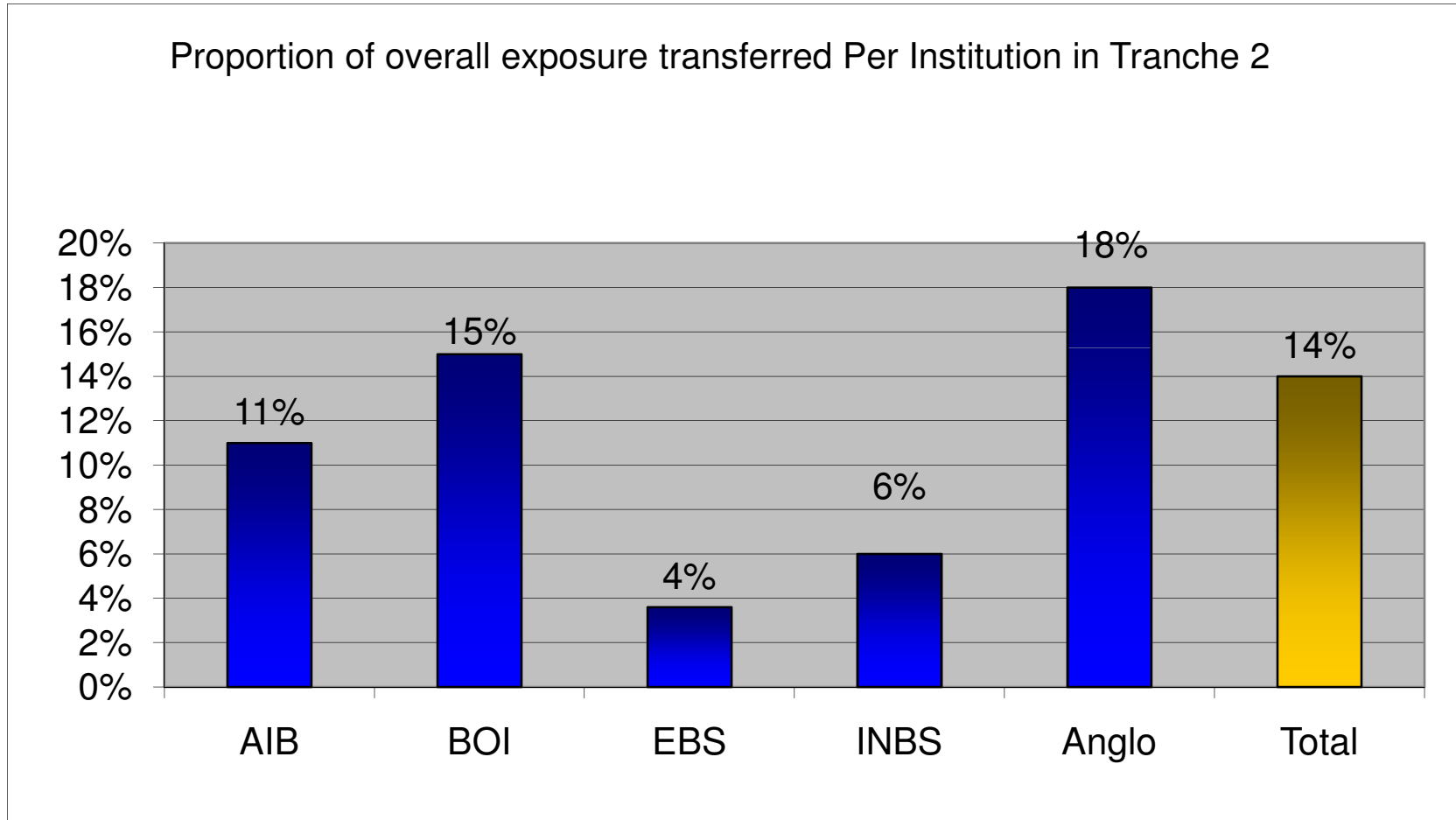
Tranche 2 transfer – Loan Balances



Proportion transferred in Tranche 1

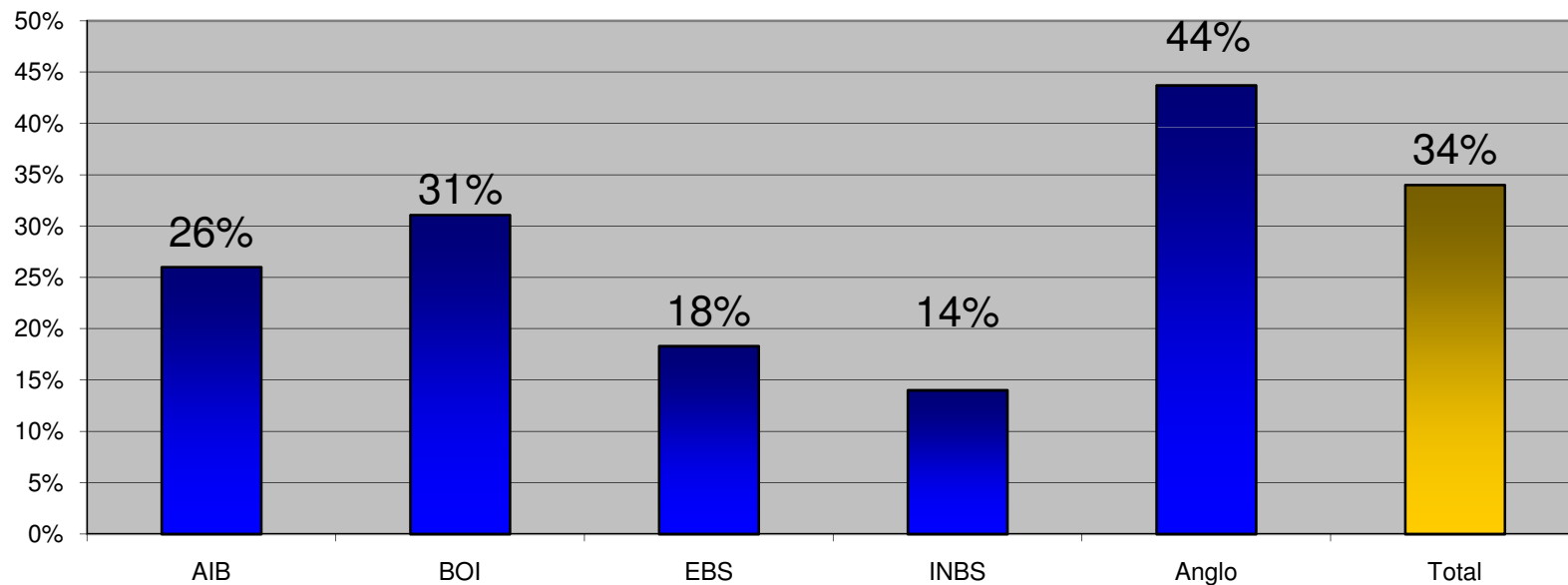


Proportion transferred in Tranche 2



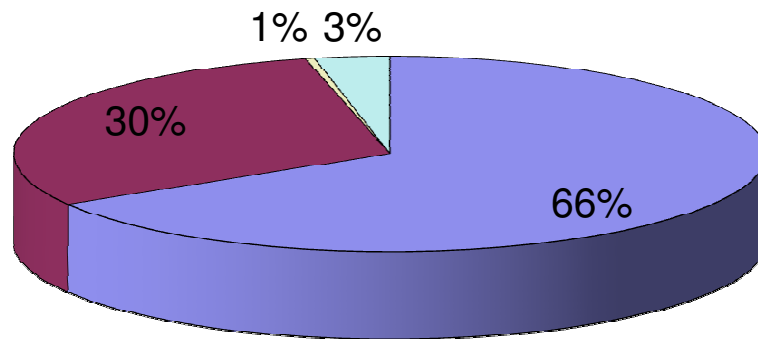
Proportion transferred in Tranche 1 + 2

Proportion of overall exposure transferred Per Institution in Tranche 1 +2



Tranche 1 - Geographical breakdown

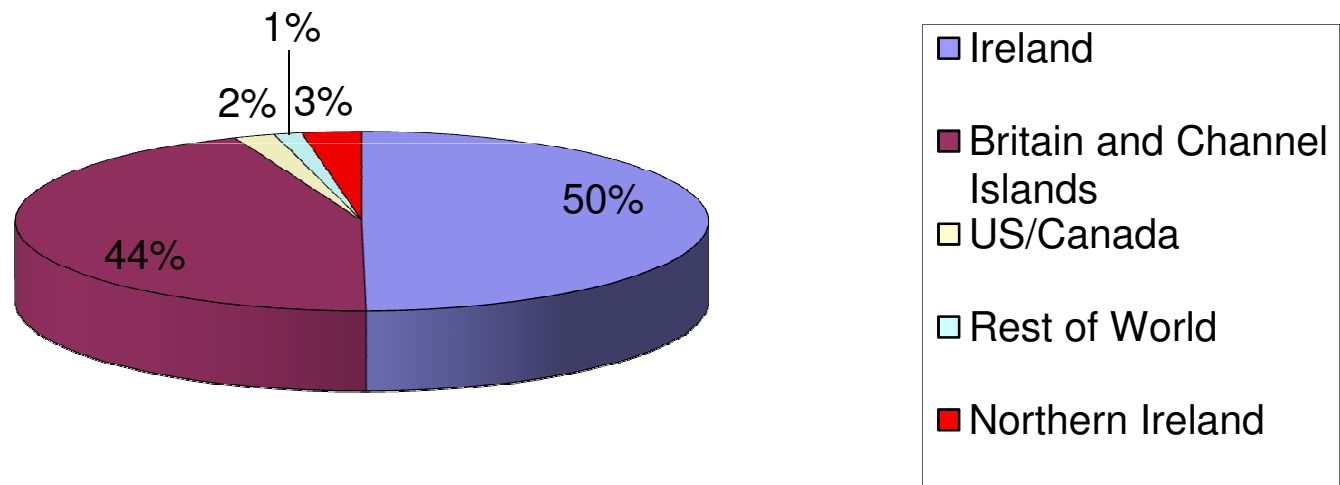
Geographical breakdown of tranche 1 (€ Billions)



- Ireland
- Britain and Channel Islands
- US/Canada
- Rest of Europe

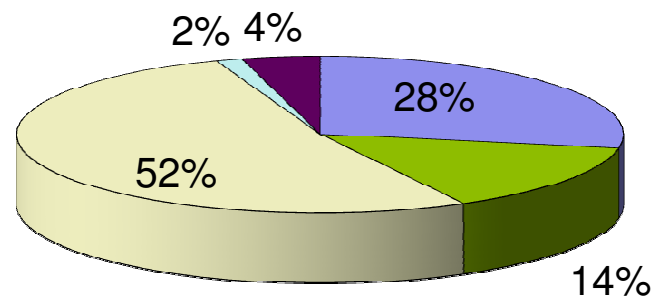
Tranche 2 - Geographical breakdown

Geographical breakdown of tranche 2 (€ Billions)



Tranche 1 – Sectoral breakdown

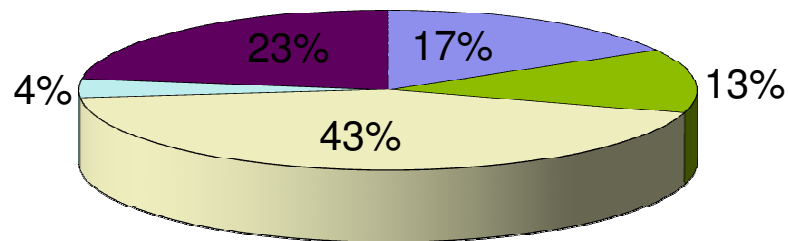
Sectoral breakdown of tranche 1 (€ Billions)



- Land
- Residential Property for resale
- Investment Property
- Development (>30% complete)
- Hotels

Tranche 2 – Sectoral breakdown

Sectoral breakdown of tranche 2 (€ Billions)



■ Land

■ Residential Property for resale

■ Investment Property

■ Development (>30% complete)

■ Hotels

Hotels

- Tranche 1 – 17 loans secured on Hotels acquired, 13 Ireland & 4 Ex Ireland
- Tranche 2 – 31 loans secured on Hotels acquired, 22 Ireland & 9 Ex Ireland
- Total Tranche 1 & 2 – Total 48 loans secured on Hotels acquired, 35 Ireland & 13 Ex Ireland