Annex II - Capital instruments' main features table as at 31 December 2019

				€500m Callable Subordinated Step-up Floating Rate Notes due October 2017	£368m Subordinated Notes due June 2019	£500m Subordinated Callable Fixed/Floating	€500m Additional Tier 1 Perpetual	
	A N = 1 = 1	€500m Additional Tier 1 Perpetual Contingent	€750m Subordinated Tier 2 Notes due 2025,	(maturity extended to 2035 as a result of the	(maturity extended to 2035 as a result of the	Rate Notes due March 2025 (maturity	Contingent	€500m Subordinated Tier 2 Notes due 2029
Instrument name	Ordinary shares	Temporary Write-down securities	Callable 2020	SLO)	SLO)	extended to 2035 as a result of the SLO)	Temporary Write Down Securities	Callable 2024
1 Issuer	AIB Group plc.	Allied Irish Banks, p.I.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	AIB Group plc	AIB Group plc
2 Unique identifier	N/A	XS1328798779	XS1325125158	XS0232498393	XS0435957682	XS0214107053	XS2056697951	XS2080767010
		Facility I am an extension of a set	For effects the section of the effect of the section of the sectio	Frankski kan state and and a star an end	Faciliate Law with a decidination and and	Faciliate Laws with a decadination, as seen ad		
	Irish	English Law, except for subordination and set- off provisions governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	Irish Law	Irish Law
3 Governing law(s) of the instrument	Insh	on provisions governed by Insiniaw	by Itish law	by Insi'i law	by Itish law	by Institiaw	IIISII Law	IIISII Law
Regulatory treatment		1	1	1	1	1		T
4 Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2
5 Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2
Eligible at solo/(sub-) consolidated/sols							Group and solo (the external issuance is	Group and solo (the external issuance is
6 and (sub-) consolidated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	downstreamed to AIB plc in similar format)	downstreamed to AIB plc in similar forma
Instrument type (types to be specified by		Perpetual Contingent Temporary Writedown						
7 each jurisdiction)	Ordinary shares	securities	Subordinated notes	Subordinated notes	Subordinated notes	Subordinated notes	Additional Tier 1	Tier 2
Amount recognised in regulatory capital								
(currency in millions as of most recent	C1 000 IV	6101 W	C760		C00 111	64 W		CE00
8 reporting date)	€1,696 million	€494 million	€750 million	NIL	€32 million	€1 million	€496 million (net of transaction costs)	€500 million
9 Nominal amount of instrument	€1,696 million	€500 million	€750 million	€25.5 million	£79 million	£1 million	€500 million	€500 million
a Issue price	€0.625 each (current issue price)	Par	99.876	99.935	100	99.321	Par	Par
b Redemption price	Non-redeemable	Non-redeemable	Par	Nominal amount	Nominal amount	Nominal amount	Par	Par
0 Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost
1 Original date of issuance	Multiple (ordinary shares)	3 Dec 2015	26 Nov 2015	24 October 2005	25 June 2009	10 March 2005	9 October 2019	19 November 2019
2 Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Dated
3 Original maturity date	No maturity	No maturity	26 November 2025	24 April 2035	25 June 2035	10 March 2035	No maturity	19 November 2029
Issuer call subject to prior supervisory		N	¥	NI-	No	No	¥	¥
4 approval Optional call date, contingent call dates,	N/A	162	Yes	No	No	NU	165	162
15 and redemption amount	N/A	3 December 2020	26 November 2020	From interest payment date October 2012	NIA	From interest payent date March 2020	9 October 2024	19 November 2024
	NA .	First Reset Date (3 December 2020) or any	201404611061 2020	From interest payment date October 2012	IN A	Trom interest payent date March 2020	First Reset Date (9 October 2024) or	13 1404611061 2024
6 Subsequent call dates, if applicable	N/A	Interest Payment Date thereafter	N/A	Quarterly thereafter	N/A	Quarterly thereafter	any Interest Payment Date thereafter	N/A
Coupons/dividends	1973		1975	during alored to	DIA	additionly increased	, , , , , , , , , , , , , , , , , , , ,	1977
Fixed or floating dividend/coupon	N/A	Fixed	ler i	N/A	N/A	N/A	Fixed	Fixed
			Fixed					
8 Coupon rate and any related index	N/A	7.375%	4.125%	N/A	N/A	N/A	5.250%	1.875%
		No however payment of coupon on					No however payment of coupon on	
9 Existence of a dividend stopper	No	AT1 is fully discretionary	No	No	No	No	AT1 is fully discretionary	No
Fully discretionary, partially discretionary								
a or mandatory (interms of timing)	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
	·		manadabiy	,,	,	,	,	
Fully discretionary, partially discretionary								
b or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
Existence of step up or other incentive to								
redeem	No	No	No	No	No	No	No	No
22 Non-cumulative or cumulative	N/A	Non-cumulative	Cumulative	N/A	N/A	N/A	Non-cumulative	Cumulative
23 Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
4 If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
5 If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
6 If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, mandatory or optional	N/A	IVA	IVA	N/A	IN/A	N/A	IVA	N/A
7 conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify instrumetn type								
28 convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument								
g it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Write-down features	No	Yes	No	No	No	No	Yes	No
		If the CET1 ratio of Allied Irish Banks, p.l.c. or					If the consolidated CET1 ratio of AIB	1
		the Group at any time falls below 7% (a trigger	1	1	1	1	Group plc. at any time falls below 7% (a	1
		event) and is not a winding up, subject to certain	1	1	1	1	trigger event), subject to certain conditions,	1
Muniter design with a design of the		conditions Allied Irish Banks, p.I.c. may write					the AT1 instrument will be written down in whole or in part	
If write-down, write-down trigger(s)	N/A	down the AT1 instrument	N/A	N/A	N/A	N/A	whole or in part	N/A
2 If write-down, full or partial	N/A	Fully or partially	N/A	N/A	N/A	N/A	Fully or partially	N/A
	IN/A			1	N/A		Temporary	N/A
If write down, normanant as township		T	B1/2	A1/A				
3 If write-down, permanent or temporary	NA	Temporary	N/A	N/A	N/A	N/A	Temporary	IN/A
33 If write-down, permanent or temporary			N/A	N/A	N/A	N/A		INA
If write-down, permanent or temporary		To the extent permitted in order to comply with	N/A	N/A	N/A	N/A	To the extent permitted in order to comply	NUM
3 If write-down, permanent or temporary		To the extent permitted in order to comply with regulatory capital and other requirements, Allied	N/A	N/A	N/A	N/A	To the extent permitted in order to comply with regulatory capital and other	
		To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.I.c. may at its sole and full	NA	N/A	N/A	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its	N/A
3 If write-down, permanent or temporary If temporary write-down, description of 4 write-up mechanism		To the extent permitted in order to comply with regulatory capital and other requirements, Allied	NA	N/A	N/A	NA	To the extent permitted in order to comply with regulatory capital and other	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.I.c. may at its sole and full discretion reinstate any previously written down					To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.I.c. may at its sole and full discretion reinstate any previously written down					To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.1.c. may at its sole and full discretion reinstate any previously written down amount.					To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group pic. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.I.c. may at its sole and full discretion reinstate any previously written down					To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.1.c. may all is sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights,					To the extent parmitted in order to comply with regulatory capital and other requirements, AB Group pic, may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank par passu with holders of other	N/A
If temporary write-down, description of	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied linish Banks, p.L. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other ter 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share	NA	NA	NA	NA	To the extern permitted in order to comply with regulatory capital and other requirements. All Group pic. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank parj passu with holders of other ter 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary shares). They rank ahead of the holders of other	NA
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type	NA	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Insh Banks, p.L.c. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junto to the claims of senior	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	To the extent parmitted in order to comply with regulatory capital and other requirements, AB Group pic, may at its sole and full discrition reinstate any previously written down amount. The securities, which do not carry voting rights, rank pain sole with obders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the caims of Tim? Investors and Senior	N/A Senior to Tier 1 instruments and
If temporary write-down, description of 4 write-up mechanism Position in subordination hierarchy in flquidation (specify instrument type 5 immediately solir to instrument)	N/A N/A Most junior	To the extent permitted in order to comply with regulatory capital and other requirements, Allied linish Banks, p.L. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other ter 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share	NA	N/A Subordinated in right of payment to ordinary creditors, including depositors.	N/A Subordinated in right of payment to ordinary creditors, including depositors.	N/A Subordinated in right of payment to ordinary creditors, including depositors.	To the extern permitted in order to comply with regulatory capital and other requirements. All Group pic. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank parj passu with holders of other ter 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary shares). They rank ahead of the holders of other	NA
If temporary write-down, description of write-up mechanism Position in subordination hierarchy in Figuidation (epecify instrument type	NA	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Insh Banks, p.L.c. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junto to the claims of senior	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to	To the extent parmitted in order to comply with regulatory capital and other requirements, AB Group pic, may at its sole and full discrition reinstate any previously written down amount. The securities, which do not carry voting rights, rank pain sole with obders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the caims of Tim? Investors and Senior	N/A Senior to Tier 1 instruments and
If temporary write-down, description of 4 write-up mechanism Position in subordination hierarchy in fliquidation (specify instrument type finmediately senior to instrument)	N/A N/A Most junior	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.Lc. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other tite 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of senior creditors.	N/A Subordinated in right of payment to	N/A Subordinated in right of payment to ordinary creditors, including depositors.	N/A Subordinated in right of payment to ordinary creditors, including depositors.	N/A Subordinated in right of payment to ordinary creditors, including depositors.	To the extent parmitted in order to comply with regulatory capital and other requirements, AIB Group pic. may at its sole and full discrition reinstate any previously written down amount. The securities, which do not carry voting rights, rank pand and the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors.	N/A Senior to Tier 1 instruments and