

Bank Name	AIB Group plc
LEI Code	635400AKJBGNS5WNQL34
Country Code	IE



Key Metrics

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	10,903	10,909	10,634	10,722	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,588	10,611	10,367	10,471	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,137	11,144	10,898	10,986	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	10,822	10,846	10,631	10,734	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	11,553	11,559	11,359	11,445	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,276	11,261	11,092	11,194	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	51,368	51,596	53,071	52,803	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	51,202	51,439	52,938	52,669	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.23%	21.14%	20.04%	20.31%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.68%	20.63%	19.58%	19.88%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.68%	21.60%	20.54%	20.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.14%	21.08%	20.08%	20.38%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.49%	22.40%	21.40%	21.67%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.02%	21.89%	20.95%	21.25%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	93,418	94,086	95,800	98,332	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	11.92%	11.84%	11.38%	11.17%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,137	11,144	10,898	10,986	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,294	9,309	9,343	9,457	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	93,418	94,086	95,800	98,332	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	91,808	92,467	94,256	96,744	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.9%	11.8%	11.4%	11.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.1%	10.1%	9.9%	9.8%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

		(min EUR. %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	А	(min EUK, %) OWN FUNDS	11,553	11,559	11,359	11,445	C 01.00 (*010.4010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	10.903	10,909	10.634	10,722	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1.697	1.696	1.696	1.696	C 01.00 (+030.c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	13,013	13,145	13,129	13,325	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	320	377	585	619	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-2,302	-2,319	-2,330	-2,316	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	-2,302	-2,319	-2,330	-2,310	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR.
	A.1.5		0	0	0	0		Article 4 of CRR
	A.1.7	Minority interest given recognition in CET1 capital	-231	-323	-466	-595	C 01.00 (r230,c010)	Articles 84 of CIDIX Articles 32 to 35 of and 36 (1) point (1) of CRR.
		Adjustments to CET1 due to prudential filters			-686		C 01.00 (r250,c030) C 01.00 (r300,c030) + C 01.00 (r340,c030)	Articles 52 to 35 of and 36 (1) point (6) or COX Articles 4(113), 36(1) point (6) and 37 of CRR. Articles 4(115), 36(1) point (6) and 37 point (a) of CCR.
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-638	-682		-705		
	A.1.9	associated DTLS	-2,684	-2,697	-2,697	-2,676	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-21	-32	-20	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-198	-183	-180	-196	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (+440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (b) (iii) and 378(5) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (+460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
manaraonar period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	1,926	1,916	1,615	1,589	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,926	1,916	1,615	1,589	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	234	235	264	263	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	316	316	324	324	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c310) + C 01.00 (r700,c310) + C 01.00 (r710,c310) + C 01.00 (r740,c310) + C 01.00 (r744,c310) + C 01.00 (r746,c310)	
	A.2.4	Additional Tier 1 transitional adjustments	-82	-82	-61	-61	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,137	11,144	10,898	10,986	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	416	415	461	459	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	530	531	547	546	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	38	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010)	
	A.4.3	Tier 2 transitional adjustments	-152	-116	-86	-86	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	51,368	51,596	53,071	52,803	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	165	157	133	134	C 05.01 (r010;c040)	
CADITAL BATTOS (9/2)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.23%	21.14%	20.04%	20.31%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.68%	21.60%	20.54%	20.81%	CA3 (3)	•
CT1 C-1-1-1	C.3	TOTAL CAPITAL RATIO (transitional period)	22.49%	22.40%	21.40%	21.67%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,978	8,993	9,019	9,133	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.53%	17.48%	17.04%	17.34%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	316	298	267	251	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-38	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	165	157	133	134	C 05.01 (r440,c040)	
(1)The fully loaded CFT1 ratio is an es	timate calcul	lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re-	nulatory point of view at the ren	norting date are not taken into	account in this calculation			

⁽¹⁾The fully based CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not basen into account in this calculation. Fully loaded CET1 capital ratios estimation it based on the formulae stated in cultum "COREP CODE" - please note that this night lead to differences to fully loaded CET1 capital ratios published by the puricipating banks e.g. in their Plast 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	45,005	45,233	46,226	45,704	C 02.00 (r640, c010) -[C 07.00 (r690, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r640, c260, s001) + C 08.01 (r690, c260, s001) + C 08.01 (r690, c260, s001) + C 08.01 (r690, c260, s002) + C 08.01 (r690, c260, s
Of which the standardised approach	26,279	26,685	27,534	27,035	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	12,895	12,928	13,395	13,487	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	5,787	5,602	5,281	5,141	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	869	909	1,037	1,077	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	358	391	523	661	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	72	68	148	223	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	440	371	437	437	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	440	371	437	437	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,624	4,624	4,700	4,700	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,624	4,624	4,700	4,700	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	(3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	51,368	51,596	53,071	52,803	



2019 EU-wide Transparency Exercise P&L AIB Group plc

(n) 5 m	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(min EUR) Interest income	1,793	2,366	594	1,193
Of which debt securities income	256	340	81	163
Of which loans and advances income	1,487	1,972	508	1,019
Interest expenses	199	266	68	143
(Of which deposits expenses)	93	122	28	57
(Of which debt securities issued expenses)	83	117	34	75
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	25	26	24	25
Net Fee and commission income	331	457	113	230
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	136	145	9	87
Gains or (-) losses on financial assets and liabilities held for trading, net	-6	6	-24	-46
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	126	146	36	92
Gains or (-) losses from hedge accounting, net	-8	-10	-7	-36
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	4	1	2
TOTAL OPERATING INCOME, NET	2,199	2,874	677	1,403
(Administrative expenses)	1,178	1,661	388	850
(Depreciation)	105	142	53	108
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	10	6	-5	-10
(Commitments and guarantees given)	10	6	-5	-10
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		5		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-189	-210	3	19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-189	-210	3	19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	20	0	9
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	7	12	3	9
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	2	-19	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,104	1,246	241	436
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	944	1,092	206	361
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	944	1,092	206	361
Of which attributable to owners of the parent	944	1,092	206	361

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O'l Information available only as of end of the year

(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31/	/12/2018			As of 31	/03/2019			As of 30/	06/2019		
		F	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	air value hierard	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	7,828				7,367				7,132				10,107				IAS 1.54 (I)
Financial assets held for trading	504	5	143	356	517	0	158	359	569	0	158	411	647	0	215	432	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	409	23	0	386	408	23	0	384	424	23	0	400	423	24	0	398	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,044	15,453	127	464	16,614	15,954	182	478	17,162	16,573	123	466	16,558	16,025	81	451	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	61,169				61,600				61,503				61,880				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	291	0	290	0	383	0	383	0	542	0	542	0	761	0	761	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	4,571				4,648				5,777				5,258				
TOTAL ASSETS	90,816				91,536				93,108				95,634				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets

(min I	EUR)			As of 30/09/20	18					As of 31	/12/2018					As of 31/0	03/2019					As of 30	/06/2019			
		Gross carr	ying amount		Acci	ımulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gre	oss carrying am	ount	Accun	ulated impair	ment	Gro	ss carrying amo	ount	Accui	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	15,586	5 0		-3	0	0	16,149	0	C	-3	0	0	16,715	0	0	-4	0	0	16,110	0	(-3	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	(0) (0	0	0	0	C	0	0	0	O	0	0	0	0	0	0	0	(0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	116	5 0		0	0	0	188	0	0	0	0	0	294	0	0	0	0	0	375	0	(0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	49,259	7,683	6,88	-170	-317	-2,287	52,359	5,303	5,789	-171	-272	-1,596	52,894	5,361	4,610	-140	-277	-1,238	53,546	5,033	4,547	-143	-256	-1,222	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

EBA HANGPLAN ANTON METERS

2019 EU-wide Transparency Exercise Market Risk

AIB Group plc

									AIB Grou	p pic											
	SA					I	М									IM					
			VaR (Memoran	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	TISKS CAPIT			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITAL CH FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) X AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT SURE
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018				
Traded Debt Instruments	437	370	0	0	0	0							0	0	0	0					
Of which: General risk	230	224	0	0	0	0							0	0	0	0					
Of which: Specific risk Equities	194	142	0	0	0	0							0	0	0	0					
Of which: General risk	3	1	l ,	0	0	0							0	0	"	0					
Of which: Specific risk	2	î	Ĭ	ŏ	ŏ	ŏ							ŏ	ő	Ĭ	l ő					
Foreign exchange risk	0	0	0	0	0	Ó							0	0	0	0					
Commodities risk	0	0	0	0	0	0							0	0	0	0					
Total	440	371	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019				
Traded Debt Instruments	435	434	0	0	0	0							0	0	0	0					
Of which: General risk	234	262	0	0	0	0							0	0	0	0					
Of which: Specific risk	195	170	0	0	0	0							0	0	0	0					
Equities	2	3	0	0	0	0							0	0	0	0					
Of which: General risk Of which: Specific risk	0	1 0	0	0	0	0							0	0	0	0					
Foreign exchange risk	2	2		0	0	0							0	0		0					
Foreign exchange risk Commodities risk	0	I "	l ů	"	ı ü	0							l v	0	l ,	1 0					
Total	437	437	ŏ	0	ı	0	0	0	0	0	0	0	Ů	ő	ů	o o	0	0	0	0	0

Market risk template does not include CIU positions, which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

AIB Group plc

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
l	Central governments or central banks	8,162	8,162	111		7,819	7,819	136	
	Regional governments or local authorities	230	20	4		260	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9,274	7,606	7,606		9,538	7,911	7,911	
	of which: SME	4.135	3.410	3.410		4.174	3.424	3.424	
	Retail	9,334	5,074	3,806		9,246	4,995	3,746	
Consolidated data	of which: SME	2.081	1.288	966		2.107	1.296	972	
Corisolidated data	Secured by mortgages on immovable property	17,457	16,770	9,364		17,750	17,071	9,601	
	of which: SME	2,488	2,428	2,428		2,960	2,876	2,876	
	Exposures in default	3.488	2.337	2.801	1.117	2.989	2.229	2.749	718
	Items associated with particularly high risk	1,672	1,214	1,821		1,674	1,201	1,802	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	132	132	295		136	136	306	
	Other exposures	3.212	3.212	773		3.090	3.090	741	
	Standardised Total ²	52,962	44,528	26,580	1,703	52,502	44,459	26,993	1,181

<sup>52,962 44,528 25,580 1,703 52,502 44,459

10</sup> Original exposure, untilke Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

10 Standardiscal Total does not include the Secutarisation position unilike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	8,147	8,147	85		7,801	7,801	109	
	Regional governments or local authorities	230	20	4		260	6	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3.160	2.341	2.341		3.144	2.328	2.328	
	of which: SME	1,455	1,053	1,053		1,454	1,023	1,023	
	Retail	8.236	4.664	3.498		8.194	4.631	3.473	
IRELAND	of which: SME	2,049	1,287	965		2,074	1,295	971	
INCLUME	Secured by mortgages on immovable property	13.729	13.303	6.826		13.917	13.524	7.026	
	of which: SME	1,628	1,585	1,585		2,021	1,956	1,956	
	Exposures in default	3.132	2.107	2.527	994	2.698	2.039	2.520	620
	Items associated with particularly high risk	1,175	816	1,224		1,220	833	1,250	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	127	127	282		130	130	290	
	Other exposures	3,060	3,060	708		2,929	2,929	680	
	Standardised Total ²			a taking into account any effect	1,444				967

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
i	Central governments or central banks	9	9	12		12	12	14	Į.
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	5.795	4.977	4.977		6.076	5.289	5.289	
	of which: SME	2,592	2,289	2,289		2,694	2,379	2,379	
	Retail	1,055	397	298		1,009	352	264	
LINITED VINCDOM	of which: SME Secured by mortgages on immovable property	32	1	1		33	1	1	
UNITED KINGDOM	Secured by mortgages on immovable property	3,380	3,122	2,194		3,437	3,155	2,183	
	of which: SME	775	759	759		734	715	715	
	Exposures in default	267	180	211	85	220	146	172	70
	Items associated with particularly high risk	369	271	406		343	258	386	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	13		7	7	16	
	Other exposures	144	144	57		159	159	59	
ĺ	Standardised Total ²				214				181

Chipsia exposure, untile Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and consistons or counter of countercarin excludes those for securistation encounters. additional valuation adjustments (AVAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30)	09/2018			As of 31	/12/2018			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	n	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	ů ů	0	0		0	n n	n n			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	ō	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	3	1	0		3	1	0			
FRANCE	of which: SME	0	0	0		0	0	0			
FRANCE	Secured by mortgages on immovable property	0	0	0		55	54	54			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	- 0			
	Standardised Total ²	(1) Original supposes unlike Eu-			0				0		

To Trigand execuses, unlike Exposure value, to reported before taking into account any effect due to credit comments network as credit risk infligation beforess (e.g., substitution effects).

(*) Total value adjustments and provisions per country of counterparty excludes those for securistation opposures, but divided operand resident and suptements.

(*) Applications of the security of counterparty excludes those for securistation opposures, but divided operand resident and suptements.

(*) Applications of the security of counterparty excludes those for securistation opposures, but divided operand resident and suptements.

(*) Applications of the security of the



Credit Risk - Standardised Approach

AIB Group plc

		Standardised Approach										
			As of 30	/09/2018		As of 31/12/2018						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	6	6	14		6	6	14				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions Corporates	0	. 0	0		0	0	0				
	of which: SME	32	30	30		48 13	43 10	43 10				
	of which: SME Retail	9	9	9		13	10	10				
	of which: SME	8	1	1		9	1	1				
JNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		3	3	3				
	Exposures in default	1	1	1	1	1	1	1	0			
	Items associated with particularly high risk	125	125	187		109	109	164	·			
	Covered bonds	123	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ľ	0	1 0				
	Collective investments undertakings (CIU)	0	0	0		o o	o o	ı o				
	Equity	0	0	0		0	0	0				
	Other exposures	1	1	1		ı	1	1				
	Standardised Total ²				1				1			

(a) Criginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(b) Total value adjustments and convisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the accountry of including property first that substitutes in the country of the c

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2018			As of 31	/12/2018			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	0	0	0		0	n	0			
	Regional governments or local authorities	o o	0	0		0	n n	o o			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	2	0	0		2	1	0			
GERMANY	of which: SME	0	0	0		0	0	0			
GLIGHAIT	Secured by mortgages on immovable property	9	7	7		9	7	7			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	U	0	0		0		U			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		equisires, but illustres gene			Standardise	d Approach			
			As of 30	09/2018			As of 31	/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	^	0	0		0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	U	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0			
	Institutions	0	0			0		, a	
	Corporates	3	3	3		3	3	3	
	of which: SME	3	2	3		2	2	3	
	Retail	5	0	0		2	ñ	ő	
	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	n	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	0	ō	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	o o	0	
	Standardised Total ²				1				0

10 Chainal exposure, unlike Europure value, is recorted before taking into account any effect due to credit coversion factors or credit risk mitioation techniques (e.g., substitution effects).

Total value adjustments and provisions per country of counterparity excludes those for accountedation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2018			As of 31	/12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²		
	(min EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	3	1	0		3	1	0			
SPAIN	of which: SME	0	0	0		0	0	0			
OL WILL	Secured by mortgages on immovable property	1	1	1		0	0	0			
	of which: SME	1	1	1		0	0	0			
	Exposures in default	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

To Trigand exposure, unlike Exposure value, is reported before taking into account any effect due to credit commentum feature or credit risk insignation beforeus (e.g., substitution effects).

(*) Total value adjustments and provisions per country of counterparty excludes those for securistation opposures, but indicates greater and that designments.

(*) Exposure (*) Exposure (*) Exposure value (*) Exposure (*) Exposu



Credit Risk - Standardised Approach

AIB Group plc

					Standardise	ed Approach					
			As of 30	/09/2018			As of 31	12/2018			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	U	0			
	Multilateral Development Banks	0	0	0		0	U	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		n n	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0			
counterpart o	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

Or Chiganal exposure, unifice Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
Or Total value adiustments and provisions per country of counterpasty exclude those for securitization encounters, additional valuation adiustments (AMAs) and other own funds reductions related to

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0							
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0		
	International Organisations	0	0	0		0	0	, a	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	n n	o o	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	i i	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	n	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2018		As of 31/12/2018					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	^	0	0		0	0	0			
ı	Regional governments or local authorities	0	U	Ü		0	U	0			
	Public sector entities	0	0	0		0		0			
	Multilateral Development Banks	0	0	0		0		0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	o o	0	0		0	ő	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0			
counterpart 10	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0 0 0 0 0									
	Standardised Total ²				0				0		

To Toriand exocuse, untile Exocure value, is recorted before balino into account any effect due to credit conversion factors or credit risk refloated to Exchange (a.e. substitution effects).

Total value adjustments and provisions per country of country part excludes those for securistation opposures, additional valuation adjustments (AVAs) and other own funds reductions related to the opposures, but include period confirms disjustments.



Credit Risk - Standardised Approach

AIB Group plc

					Standardise	d Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
i	Central governments or central banks	8,489	8,489	146		11,237	11,237	145			
	Regional governments or local authorities	260	8	2		259	12	2			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	11,292	9,034	9,034		10,647	8,383	8,383			
	of which: SME	4,754	3,829	3,829		4,754	3,924	3,924			
	Retail	9,275	4,968	3,726		8,804	4,950	3,712			
Consolidated data	of which: SME	2,113	1,323	992		2,134	1,329	997			
Corisolidated data	Secured by mortgages on immovable property	17,781	17,090	9,521		17,862	17,130	9,607			
	of which: SME	3,042	2,944	2,944		2,980	2,867	2,867			
	Exposures in default	2,417	1,770	2,154	564	2,335	1,733		559		
	Items associated with particularly high risk	1,637	1,218	1,827		1,681	1,268	1,903			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	140	140	316		137	137	306			
	Other exposures	3.093	3.093	1.160		3.247	3.247	1.214			
	Standardised Total ²	54,384	45,811	27,885	982	56,209	48,096	27,387	954		

54,384 45,811 27,885 982 56,209 48,096 (1) Original exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(3) Sandadraded Total does not include the Secutarisation position unlike in the previous Transparency exercised results.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	8.473	8,473	118		11,217	11.217	115	
	Regional governments or local authorities	260	8	110		259	12	115	
	Public sector entities	0	0	o o		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	ō	o o		0	0	0	
	Corporates	4,330	3,059	3.059		3,671	2,375	2,375	
	of which: SME	1,606	1,078	1,078		1,581	1,100	1,100	
	Retail	8,192	4,616	3,462		8,222	4,644	3,483	
IRELAND	of which: SME	2,080	1,322	992		2,101	1,328	996	
IKELAND	Secured by mortgages on immovable property	13,716	13,308	6,790		14,249	13,774	7,217	
	of which: SME	2,063	1,983	1,983		2,229	2,130	2,130	
	Exposures in default	2,147	1,582	1,927	486	2,073	1,558	1,904	482
	Items associated with particularly high risk	1,158	822	1,233		1,234	895	1,343	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	132	132	294		131	131	290	
	Other exposures	2,861	2,861	1,058		3,017	3,017	1,122	
	Standardised Total ²				793				773

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures for the forther penetral relative field installments.

		exposures, but includes gener	al credit risk adjustments.								
					Standardise	d Approach					
			As of 31	/03/2019			As of 30	/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	9	9	14		10	10	15			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	0	0	0		0	0	0			
	Corporates	6,645	5,693	5,693		6,716	5,777	5,777			
	of which: SME	3,095	2,707	2,707		3,153	2,804	2,804			
	Retail	1,039	339	255		539	294	220			
LINITED VINCDOM	of which: SME	33	1	1		32	1	1			
UNTIED KINGDOM	of which: SME Secured by mortgages on immovable property	3,624	3,346	2,295		3,358	3,104	2,137			
	of which: SME	765	747	747		711	697	697			
	Exposures in default	210	146	170	60	202	135	159	57		
	Items associated with particularly high risk	344	261	392		303	228	342			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	9	9	22		6	6	16			
	Other exposures	222	222	92		224	224	86			
	Standardised Total ²				166				159		

		(2) Total value adjustments ar exposures, but includes gene	nd provisions per country of country of country of country or country of country or coun	interparty excludes those for ser	curistisation exposures, addition	nal valuation adjustments (AVAs) and other own funds reducti	ons related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	٥	
	Regional governments or local authorities	0	1 0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	o o		0	0	n n	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	8	4	4		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	1	1	
FRANCE	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	55	54	54		55	54	54	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures		0	0		0	0	0	
	Standardised Total ²	U	U			U	- 0		
					0				

(1) Original exposure, while Exposure value, is reported before basing into account any effect due to credit commention factors or credit risk indigation between (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for sociationation opposures, additional valuation adjustments (WNA) and other own funds reductions related to the opposures, but includes general credit risk despitaments.



Credit Risk - Standardised Approach

AIB Group plc

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	6	6	14		10	10	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	39	28	28		38	30	30	
	of which: SME	18	10	10		9	9	9	
	Retail	8	1	1		8	1	1	
INITED STATES	of which: SME	0	0	0		0	0	0	
MITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	0	1	0
	Items associated with particularly high risk	134	134	200		145	145	217	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	9	9	9		6	6	6	
	Standardised Total ²				0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the counterparty excludes those for securistication exposures, additional valuation adjustments.

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	06/2019	
	(min ELR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	9	7	7		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	5	3	3	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comparatos with a ST credit assessment	0	0	0		0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	3	3	3		3	3	3	
	of which: SME	3	3	3		3	3	3	
	Retail	2	0	0		2	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0			0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SMF	0		, ,		0	0	0	
	Retail	3	,			2	1	0	
	of which: SME	3	1			0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	ů		0	0	0	
	of which: SME	0	0	ı ,		0	0	0	
	Exposures in default	0	0	ň	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	o o	0	o l		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

(1) Original exposure, unite Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk insignation techniques (e.g., substitutor effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, and include present credit risk indigatements.



Credit Risk - Standardised Approach

AIB Group plc

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks						0		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		,		0	0	ı ,	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	o o	o o	ő		o o	0	o o	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	ō	o l		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to t

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments ar exposures, but includes gene	nd provisions per country of co ral credit risk adjustments.	interparty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs	s) and other own funds reducti	ans related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	l o	0		0	0	0	
	Multilateral Development Banks	0	l o	0		0	0	0	
	International Organisations	o o	0	i o		0	0	0	
	Institutions	0		0		0	0	0	
	Corporates	0	l ō	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandradia d Tatali								

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

Credit Risk - IRB Approach AIB Group plc

							IRB Ap	proach								
				As of 30	/09/2018					As of 31	/12/2018					
		Original Exposure ¹		Expos		Exposure		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions			
	Central banks and central governments	8.202	0	8.473	56	0	0	8.462	0	8.735	59	0	0			
	Institutions	12,282	0	11,981	1,954	0	0	13,814	0	13,511	2,045	0	0			
	Corporates	14.691	593	13.300	11.452	0	380	15.054	612	13.593	11.425	0	342			
	Corporates - Of Which: Specialised Lending	449	11	420	370	0	1	565	10	534	430	0	1			
	Corporates - Of Which: SME	4.761	533	4.255	4.060	0	339	4.725	525	4.215	3.936	0	298			
	Retail	19.966	1.765	19.719	5.787	1.297	522	19.656	1.478	19.455	5.602	1.165	348			
	Retail - Secured on real estate property	19.966	1.765	19.719	5.787	1.297	522	19.656	1.478	19.455	5.602	1.165	348			
Consolidated data	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0			
consolidated data	Retail - Secured on real estate property - Of Which:	19,966	1,765	19,719	5,787	1,297	522	19,656	1,478	19,455	5,602	1,165	348			
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0			
		0	0	0	0	0	0		0	0	0	0	0			
	Equity	0	0	0		0			0	0	17	0				
	Other non credit-obligation assets				43		.									
	IRB Total ²	(1) Original exc			19,293						19,148					

			IRB Approach												
				As of 30	09/2018					As of 31	12/2018				
				Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions		
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0		
		409 9.485	590	408 8.167	148 6.982	0	0 375	366 9.616	609	366 8.248	118 6.824	0	0 336		
	Corporates Corporates - Of Which: Specialised Lending	378		351	301	0	3/5	500		8,248 471	368	0	336		
	Corporates - Of Which: SME	4 725	10 533	4 225	4.033	0	339	4 713	10 525	4 208	3.931	0	298		
	Retail	19.933	1.757	19.686	5.763	1.292	518	19.626	1.472	19.424	5.581	1.160	347		
	Retail - Secured on real estate property	19.933	1.757	19.686	5.763	1.292	518	19.626	1.472	19.424	5.581	1.160	347		
7051 AND	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0		
IRELAND	Retail - Secured on real estate property - Of Which:	19,933	1,757	19,686	5,763	1,292	518	19,626	1,472	19,424	5,581	1,160	347		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0			0		0	0		0	0	0		
	Other non credit-obligation assets														
	IRB Total			ure value, is report											

								IRB Ap	proach							
					As of 30/	09/2018					As of 31	12/2018				
			Original	Original Exposure ¹		Exposure Value ¹				Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions		
	Central banks and central go	vernments	5.060	0	5.060	0	0	0	4.817	0	4.817	0	0	0		
	Institutions		3,503	0	3,502	636	0	0	4,546	0	4,545	667	0	0		
	Corporates		507	1	480	501	0	1	571	0	537	526	0	1		
		ch: Specialised Lending	60	0	58	60	0	0	56	0	55	56	0	0		
	Corporates - Of Whi	ch: SME	36	1	30	28	0	0	11	0	8	5	0	0		
	Retail		17	5	17	12	3	2	14	4	14	10	3	1		
		on real estate property	17	5	17	12	3	2	14	4	14	10	3	1		
UNITED KINGDOM		- Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0		
UNITED KINGDOM		- Secured on real estate property - Of Which:	17	5	17	12	3	2	14	4	14	10	3	1		
	Retail - Oualifvin		0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Re		0	0	0	0	0	0	0	0	0	0	0	0		
		- Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
		- Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity		0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation a	ssets														
	IRB Total															

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	319	0	340	0	0	0	325	0	346	0	0	0
	Institutions	3.691	0	3.420	391	0	0	3.881	0	3.606	387	0	0
	Corporates	492	0	481	439	0	0	539	0	521	459	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
TIGHTEE	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach									
				As of 30	09/2018					As of 31	12/2018						
		Origina	Original Exposure ¹		Expos		Exposure		Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions				
	Central banks and central governments	272	0	272	0	0	0	760	0	760	0	0	0				
	Institutions	168	0	168	68	0	0	142	0	142	62	0	0				
	Corporates	2.759	1	2.746	2.182	0	2	2.897	0	2.888	2.268	0	2				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0				
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail	5	0	5	2	0	0	5	0	5	3	0	0				
	Retail - Secured on real estate property	5	0	5	2	0	0	5	0	5	3	0	0				
UNITED STATES	Retail - Secured on real estate property - Of W		0	0	0	0	0	0	0	0	0	0	0				
ONTIED STATES	Retail - Secured on real estate property - Of W		0	5	2	0	0	5	0	5	3	0	0				
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0				
	Equity	- 0	- 0	0	- 0	0	0	- 0	0	0	- 0	0	0				
	Other non credit-obligation assets									.							
	IRB Total																

Credit Risk - IRB Approach AIB Group plc

							IRB Ap	proach							
				As of 30/	09/2018					As of 31	/12/2018				
		Original Exposure ¹				Original Exposure Exposure Value Value		sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions		
	Central banks and central governments	119	0	119	0	0	0	119	0	119	0	0	0		
	Institutions	1.079	0	1.077	28	0	0	1.103	0	1.101	43	0	0		
	Corporates	146	2	144	146	0	1	207	2	202	193	0	1		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	1	0	1	0	0	0	1	0	1	1	0	0		
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	0	0		
GERMANY	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0		
OLIGINATI	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	1	0	1	1	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets	0	0		- 0		0			0	0	0			
	IRB Total														

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
CANADA	Central lawks and central governments Institutions Cornorates Corporates - Of Which Specialized Lending Corporates - Of Which Specialized Lending Corporates - Of Which Specialized Lending Corporates - Of Which Specialized Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Outsiffung Retail - Great - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Special - Other Retail - Other Retail - Of Which: SME Special - Other Retail - Other Retail - Other Retail - Of Which: SME Special - Other Retail	0 976 116 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 975 116 0 0 0 0 0 0	0 178 81 0 0 1 1 0 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1.034 131 0 0 1 1 0 1 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1.033 131 0 0 1 1 0 1 0 1 0 0 0 1 0 0 0 0	0 184 98 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	IRB Total												

								IRB Ap	proach					
					As of 30/	09/2018					As of 31/	12/2018		
			Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	1,078	0	1,078	37	0	0	1,075	0	1,075	37	0	0
	Institutio		14	0	4	3	0	0	14	0	4	3	0	0
	Corporati		235	0	230	215	0	0	231	0	228	207	0	0
		Corporates - Of Which: Specialised Lending	10	0	10	9	0	0	9	0	9	6	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Ketali	Retail - Secured on real estate property	1	0	1	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0		0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which:	1	0	1	0	ő	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	ő	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	l ő '
		Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets							ì	į	į			

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	ō	ō	0	ō	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	ō	ō	0	ō	ō	ō	ō	ō	ō	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total						Yest due to credit						

(min EUR. %)	Original	Exposure ¹	As of 30/						As of 31/	12/2018		
	Original	Exposure ¹										
(ede FUR. 81)			Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
		Of which: defaulted	value-		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	and provisions
It banks and central governments utdos coporates - Of Which: Specialed Lending Coporates - Of Which: Specialed Lending Coporates - Of Which: SPE Retail - Secured on real earlier property Botal - Secured on real earlier property - Of Which: Botal - Secured on real earlier property - Of Which:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0
rate	composities - Of Which: Specialized Lending Composities - Of Which: SPEC Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Retail - Coulef Retail - Coulef Retail - College Reta	Corporates - Of Which: Specialized Lending Corporates - Of Which: Specialized Lending Corporates - Of Which: SPEC Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Coulef Record on real estate property - Of Which: Retail - Coulef Record on real estate property - Of Which: Retail - College Record on real estate property - Of Which: Retail - College Record on Retail - Of Which: SPEC Retail - College Record - Of Which: SPEC On realification assets	Corporates - Of Which: Specialized Landing Corporates - Of Which: Select Corporates - Of Which: Select Corporates - Of Which: Select Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Retail - Coultrie Resolvation Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other R	Corporates - Of Which: Specialized Landing Corporates - Of Which: SPEC Retail - Secured on real extate property Betail - Secured on real extate property Betail - Secured on real extate property Of Which: Betail - Secured on real extate property - Of Which: December - Secured on real extate property - Of Which: December - Secured on real extate property - Of Which: December - Secured on real extate property - Of Which: December - Of Which: SPEC Betail - Other Recall - Of Which: SPEC Betail - Other Recall - Of Which: December - Of Which: December - Of Which: December - Other Recall - Ot	Composition - Of Which: Specialised Lending	Composition - Of Which: Some laked Lending	Composition - Of Which: Some laked Lending	Composition - Of Which: Specialized Lending	Composition - Of Which: Specialized Lending	Composition of Which: Specialized Lending	Composition of Which: Specialed Lensing	Composition of Which Spreaded Lending

								IRB Ap	proach					
					As of 30/	09/2018					As of 31	12/2018		
			Original	Exposure ¹	Exposure Value ¹	Risk expor	sure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and cer	ntral governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		- Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Retail	- Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0	0	0	0	0	0	0	0	0
	Retail - S	ecured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
		ualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		ther Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - U	Retail - Other Retail - Of Which: SME	0	0	0	0	0		0		0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0		0	0				0	0	0	,
	Equity	Retail - Other Retail - Of Willell, Horrane	0	0	0	0	0		0		0	0	0	0
	Other non credit-obli	nation arests			, and				,			0		
	IRB Total	oution assets												
	TKB TOTAL		(1) =					ffect due to credit						

Credit Risk - IRB Approach AIB Group plc

							IRB Ap	proach					
				As of 31	03/2019					As of 30,	/06/2019		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	7,821	0	8,101	59	0	0	7,185	0	7,482	49	0	0
	Institutions	13,615	0	13,304	2,130	0	0	14,916	0	14,591	2,318	0	0
	Corporates	15,399	345	13,992	11,891	0	211	15,555	341	14,080	11,844	0	214
	Corporates - Of Which: Specialised Lending	630	10	585	467	0	2	767	9	716	578	0	1
	Corporates - Of Which: SME	4,471	286	4,007	3,916	0	173	4,276	281	3,800	3,694	0	175
	Retail	19,323	1,210	19,123	5,281	939	310	19,402	1,230	19,161	5,141	967	301
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	19,323	1,210	19,123	5,281	939	310	19,402	1,230	19,161	5,141	967	301
Consolidated data	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0			0	. 0	. 0		0			0	0
	Retail - Qualifying Revolving	19,323	1,210	19,123	5,281	939	310	19,402	1,230	19,161	5,141	967	301
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0		0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	1 0	0		0	0	0		0	U
	Other non credit-obligation assets	Ů		Ů	17			,			42		
	IRB Total ²				19,378						19,394		

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 302	0	0	0	0	0	90	0	0	0	0	0
	Corporates	9.518	343	302 8.212	6.990	0	202	9,558	331	590 8.206	194 6.950	0	206
	Corporates - Of Which: Specialised Lending	508	10	477	372	0	2	615	9	586	470	0	1
	Corporates - Of Which: SME	4,428	286	3,966	3,872	ō	172	4,249	281	3,775	3,669	0	175
	Retail	19,295	1,204	19,095	5,263	935	309	19,373	1,222	19,132	5,122	961	300
	Retail - Secured on real estate property	19,295	1,204	19,095	5,263	935	309	19,373	1,222	19,132	5,122	961	300
TRELAND	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
TILE III	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	19,295	1,204	19,095	5,263	935	309	19,373	1,222	19,132	5,122	961	300
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	o o	o o	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	4,601 4,716 729	0 0	4,601 4,715 690	0 726 662	0	0 0 1	4,271 4,513 834	0	4,271 4,512 770	0 599 678	0 0	0 0 1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	114 44 13	0 0 3	99 41 13	88 44 9	0 0 2	0 1 1	143 25 15	0 0 5	121 22 15	101 22 10	0 0 4	0 0 1
UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	13 0 13	3 0 3	13 0 13	9 0 9	2 0 2	1 0 1	15 0 15	5 0 5	15 0 15	10 0 10	4 0 4	1 0 1
	Retail - Oualifvina Revolvina Retail - Other Retail Retail - Other Retail - Of Which: SME	0 0	0 0	0 0	0	0	0	0	0	0	0	0	0 0
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central Banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which:	269 3,972 559 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	290 3,691 540 0 0	0 424 464 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	267 4,574 584 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	288 4,274 561 0 0	0 449 468 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
FRANCE	Reals - Secured or not sease property - Of Which: Retals - Qualifying Revolving Retals - Other Retals Retals -	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0
	IRB Total												

As of 31/03/2019 UNITED STATES

Credit Risk - IRB Approach AIB Group plc

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment
	(min EUR. %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	value:		Of which: defaulted	and provisions
	Central banks and central governments	53	0	53	0	0	0	53	0	53	0	0	0
	Institutions	699	0	697	78	0	0	1,011	0	1,011	175	0	0
	Corporates	241	2	236	212	0	1	248	2	247	220	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
GERMANI	Retail - Secured on real estate property - Of Which:	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
CANADA	Central basis and central governments Corner tess Corner tess Corner tess Corner tess Corner tess Corner tess Retail Retail - Secured on real estate property Estal - Secured on real estate property Estal - Coultings Retail - County of County Retail - County Re	0 1,099 133 0 0 1 1 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,097 133 0 0 1 1 1 0 0 0 0	0 192 109 0 0 1 1 1 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 1,080 127 0 0 1 1 0 1 0 1 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 1,078 127 0 0 1 1 0 1 0 0 0 0	0 187 101 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0 0 0
1	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
SPAIN	Contral banks and contral governments Institutions Corporates Corporates Corporates - Of Which Secialized Lendino Corporates - Of Which Self Retail Retail - Secured on or real estate property Retail - Secured on real estate property Retail - Secured on real estate property Of Which:	1,065 24 229 9 0 1 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,065 14 227 9 0 1 1 0 1	36 5 205 6 0 0 0	0 0 0 0 0	0 0 0 0	829 155 222 9 0 1 1 0	0 0 0 0 0	829 145 208 9 0 1 1 0	28 9 194 6 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
	Retail - Qualifying Revolving Retail - Other Retail - GH Which: SME Retail - Other Retail - GH Which: SME Retail - Other Retail - GH Which: non-SME Coulty Other non-credit obligation assets	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart o	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original E	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
C	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0			0	0	0	0	0	0
	Other non credit-obligation assets												
l .	IRB Total												

							IRB Ap	proach					
				As of 31	03/2019					As of 30	06/2019		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart to	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0			0	0			0		0	0
	Other non credit-obligation assets												
	IRB Total						effect due to credit						

(1) Original exposure, unlike Exposure value, is reported before baking into account any effect due to credit conversion factors or credit risk militagation techniques (e.g. substitution effects).



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which Eigeneid scotte	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 28	0 28	0	0	0 28	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Augulu	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 28	0 28	0	0	0 28	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y		0 25 15	0 25 15	0	0	0 25 15	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	70 97	70 97	0	0	70 97	0	0	0	0	0	0	0	
	=	69 0 275	69 0 275	0 0	0 0	69 0 275	0 0	0 0	0	0 0	0	0 0	0 0	0
[0 - 3M [Bulgaria	23	213			2/3	Ü	· ·		· ·		v	ŭ	
0 - 3M 3M - 1Y 1Y - 2Y														
[2Y - 3Y [Cyprus													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Czech Republic	0 12 0 0	0 12 0 0	0	0	0 12 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
Total		12	12	8		12				J		J	0	Ü
2Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Denmark													
[0 - 3M [3M - 1Y														
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Estonia													
Total														



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2018							•
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	0 80 126 66 27 18 0	0 80 126 66 27 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 80 126 66 27 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0	0	0
[0 - 3M [Germany	55 10 53 0 0 0	55 10 53 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	55 10 53 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia		A13	,	,		· ·		·	v	Ĭ	v	· ·	·
[0 - 3M [Greece													
[0 - 3M [Hungary													
Total	Ireland	55 1,987 1,350 0 1,217 1,110 793 6,515	56 1,987 1,350 0 1,217 1,110 793 6,515	0 0 0 0 0	0 0 0 0 0	0 1,965 1,308 0 1,209 1,106 791	56 2 43 0 8 4 2 116	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	40 255 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120
[0 - 3M [Italy	0,519 0 0 0 462 462 40 0 502	0 0 0 0 462 40 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 462 40 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17
To - 3M	Latvia	552	344	J	J	301	, and the second		Ţ.	j	J	j	,	



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance st	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Maita													
Total	Netherlands	0 107 0 0 0 34 0	0 107 0 0 0 34 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 107 0 0 0 34 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	0 0 0 0 13 0 31 0	0 0 0 13 0 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 0 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [Portugal	0 0 0 0 0 17 0	0 0 0 0 0 17	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
[0 - 3M [Romania		, ,			II.	Ü	J		j	Ü	j	j	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain	0 0 55 111 524 385 0	0 0 55 111 524 385 0 1,075	0 0 0 0 0	0 0 0 0 0	0 0 55 111 524 385 0 1,075	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	37
Total	Sweden	3				2,012		-						5.
[0 - 3M [United Kingdom	7 39 27 0 2 0 12	7 39 27 0 2 0 12	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39 21 0 0 0	7 0 6 0 2 0 12 27	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	30
Total Tota	Iceland											·	•	
[0 - 3M [Liechtenstein													
13Y - more	Norway													
[0 - 3M [Australia													
[0 - 3M [3M - 1Y	Canada	0 0 0 0 2 28 0 0	0 0 0 0 28 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 28 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	1 6 5 0 20 9 605	1 6 5 0 20 9 605	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 9 605 614	1 6 5 0 20 0 0	0 0 0 0 0	0 0 0 3 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	54
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

ATR Group plc

							AIB Group pic							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others	0 51 0 89 0 50	0 51 0 89 0	0 0 0 0	0 0 0 0	0 51 0 89 0 50	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	
[10Y - more Total	1	0 190	190	0	0	0 190	0	0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this template is sourced from CDREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The accounter accorded coner only encounters to control, recisional and focal overvments on immediate borower basis, and do not lockde accounter to other counternants with full or cartial oovernment ouarnaties.

 (3) The basis dischole the accounters for the "Financial assert here" in "Financial assert here" in "Financial assert here" in "Financial assert here".

 (4) The accounter recorder include the coolitons towards countercants (other than sovereion) on sovereion credit risk (i.e., CDS, financial ouarnaties) booked in all the accounters outcommon control in con-ord basince sheet. It researches the control of the obstitution of the opposition of
- (5) Residual countries not reported separately in the Transparency exercise

(s) Residual countries not reported separately in the Transparency services

Regions:

Other advanced non EEx Israel, Korea, New Zealand, Teasis, San Marino, Singapore and Talwan.

Other CEE non EEX Albania, Bonsia and Herzegovina, PRR Macedonia, Montenegro, Sertia and Turkey.

Middle East: Balranii, Djibout, Iran, Iran, Jordan, Kiwaet, Lebanori, Libba, Omania, Quanti, Saudi Arabis, Sudian, Syria, United Arab Emirates and Yemen.

Latin America: Agent, Seepartis, Beltze, Boliko, Para, Directio, Cata Raza, Omania, Comminac, Dominica, Dominica, Dominica, Deminica, Deminica

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		fullah Florida							Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	or which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0 28	0 28	0	0	0 28	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 28	0 28	0	0	0 28	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y 1Y - 2Y		0 15 69	0 15 69	0	0	0 15 69	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	41 120 55	41 120	0	0	41 120	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		55 0 300	55 0 300	0 0	0 0	55 0 300	0 0	0 0	0	0 0	0	0 0	0 0	0
Total [0 - 3M	Bulgaria	300	300	,	J J	300	J.	Ü	U	Ü	U	Ü	Ü	Ü
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[2Y - 3Y [13Y - 5Y 15Y - 10Y 110Y - more	Cyprus													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y	Czech Republic	0 11 0 0	0 0 11 0 0	0	0	0 0 11 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0
[0 - 3M [İ				,	11								
[2Y - 3Y [Denmark													
[0 - 3M [[3M - 1Y [
1	Estonia													
Total	1													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2019							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Finland													
[0 - 3M F 3M - 1Y F 3M - 1Y F 1Y - 2Y F 2Y - 3Y F 3Y - 5Y F 5Y - 10Y F 10Y - more Total	France	0 143 98 0 27 19 0	0 143 98 0 27 19 0	0 0 0 0 0 0	0 0 0 0 0	0 143 98 0 27 19 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	0 33 20 0 0 0 0	0 33 20 0 0 0	0 0 0 0 0	0 0 0 0 0	0 33 20 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Croatia													
[0 - 3M [Greece													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Hungary													
[0 - 3M [Ireland	44 1,945 441 0 1,458 1,785 820 6,493	44 1,945 441 0 1,458 1,785 820 6,493	0 0 0 0 0 0	0 0 0 0 0	0 1,897 441 0 1,449 1,782 818 6,387	44 48 0 0 9 3 2 106	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	182 73 0 0 0 0 256	0 0 0 0 0	128
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 0 0 5 5 0 0 5 5 5	0 0 0 0 516 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 516 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	
0 - 3M 3M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y	Latvia													



General governments exposures by country of the counterparty

							As of 30/06/2019							
						Dire	ct exposures							
	(min EUR)			On balance s	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [72Y - 3Y	Lithuania													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Luxembourg													
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [Malta													
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Netherlands	106 0 0 0 0 0 35 0 141	106 0 0 0 0 35 0	0 0 0 0 0	0 0 0 0 0	106 0 0 0 0 35 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Poland	0 0 0 13 0 31 0	0 0 0 13 0 31 0	0 0 0 0 0	0 0 0 0 0	0 0 0 13 0 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	2
[0 - 3M	Portugal													
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	0 0 0 0 0 0 8 8	0 0 0 0 0 0 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 8	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
Total	Slovenia					j						Ţ	-	



General governments exposures by country of the counterparty

		AIB Group plc As of 30/06/2019													
							As of 30/06/2019								
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet		
												Off-balance st			
		Total gross carrying amount of non- derivative financial assets						Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M [Spain	0 0 161 119 338 187 24	0 161 119 338 187 24 829	0 0 0 0 0	0 0 0 0 0	0 0 161 119 338 187 24	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	28	
Total	Sweden														
[0 - 3M [United Kingdom	42 27 0 0 2 0 13	42 27 0 0 2 2 0 13	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	38 21 0 0 0 0 0 0	4 6 0 0 2 0 13 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	
Total Tota	Iceland	v.		·	· ·			,	,		·		•		
[0 - 3M [Liechtenstein														
13Y - more	Norway														
[0 - 3M [Australia														
[0 - 3M [3M - 1Y	Canada	0 0 0 0 29 0 0	0 0 0 0 29 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 29 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0	
[0 - 3M [Hong Kong														



General governments exposures by country of the counterparty

	AIB Group plc As of 30/06/2019													
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh		
		on Total gross carrying amount of non- derivative financial assets	Total carrying amount of					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposare amount
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Japan													
[0 - 3M [U.S.	4 6 0 0 29 13 688 740	4 6 0 0 29 13 688 740	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 9 688 697	4 6 0 0 29 4 0	0 0 0 0 0	0 0 0 0 3 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	76
[0 - 3M [China													
To - 3M To - 3M To -	Switzerland	0 0 0 0 1 0 0	0 0 0 1 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	1
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
To -3M	Middle East	0 0 0 32 15 0 0	0 0 0 32 15 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 32 15 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2
Total Tota	Latin America and the Caribbean	*	47	J	J	47	Ü	Ţ		j		ŭ	Ü	



General governments exposures by country of the counterparty

ATR Group plc

							AIB Group pic							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Off balar					
	(<u>-2</u> 3,7											Off-balance sl		
		Total gross carrying amount of non- derivative financial assets						Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region		Total carrying amount of non- financial assets non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Others	8 0 88 0	8 0 88 0	0 0 0	0 0 0	0 0 88 0	8 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	others	50	50 0	0	0	50	0	0	0	0	0	0	0	
Total		145	145	0	0	138	8	0	0	0	0	0	0	0

Notes and definitions
Information disclosed in this template in ion disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exocumes recorded cover only exocurses to central, recional and local oovernments on immediate borrower basis, and do not include exocurses to other counternarts with full or certail covernment cuarantees

 (3) The basis disclose the exocurses in the "Financial assets held for braining" contribul after offsettion the cash short oxocitions haven the same maturaties.

 (4) The exocurse recorded include the oxocitions towards counternarts (other than sovereign on severeign not existed in cut an extensive control in control or control in control or off balance sheet.] Intersective of the demonination and or accounting dassification of the continues are controlled or one of the demonination and or accounting dassification of the continues are controlled or one of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accountin

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other advanced non Ext. Listas, Korea, New Zealands, Krissas, Sain Narrins, Spraguere and Lawrin.

The CEF com Ext. Harrins, (Notes, 10 kinas), Borisia and Narrins, (Notes, 10 kinas), Ext. (Notes), Comminica, Dominica, Dominic

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.



Performing and non-performing exposures

				As of 30/09/201	8					As of 31/12/201	18			
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carryi		accumulated	l impairment, I changes in fair credit risk and	Collaterals and financial	
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	
Debt securities (including at amortised cost and fair value)	15,702	0	0	0	3	0	0	16,337	0	0	0	3	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,500	0	0	0	2	0	0	9,442	0	0	0	2	0	0
Credit institutions	5,436	0	0	0	1	0	0	5,872	0	0	0	1	0	0
Other financial corporations	612	0	0	0	0	0	0	766	0	0	0	0	0	0
Non-financial corporations	154	0	0	0	0	0	0	256	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	71,107	113	7,211	7,211	461	2,313	4,524	70,357	121	6,076	6,076	431	1,608	3,809
Central banks	6,766	0	0	0	0	0	0	6,498	0	0	0	0	0	0
General governments	77	0	1	1	0	1	0	62	0	1	1	0	1	0
Credit institutions	1,050	0	0	0	0	0	0	854	0	0	0	0	0	0
Other financial corporations	632	0	34	34	5	8	1	582	0	33	33	4	8	23
Non-financial corporations	25,852	27	2,721	2,721	279	959	1,413	26,188	30	2,313	2,313	270	743	1,086
of which: small and medium-sized enterprises at amortised cost	11,122	16	1,627	1,627	168	562	828	11,587	16	1,331	1,331	184	442	646
Households	36,730	86	4,455	4,455	176	1,345	3,110	36,173	91	3,730	3,730	157	856	2,700
DEBT INSTRUMENTS other than HFT	86,809	113	7,211	7,211	464	2,313	4,524	86,694	121	6,076	6,076	434	1,608	3,809
OFF-BALANCE SHEET EXPOSURES	11,603		187	187	29	34	0	11,887		183	183	29	30	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

Grothe on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

				As of 31/03/201	9		As of 30/06/2019							
	Gross carrying amo				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴				Gross carrying amount				impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30		n-performing ¹	On performing	On non- performing	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	17,009	0	0	0	4	0	0	16,484	0	0	0	3	0	0
Central banks	46	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,789	0	0	0	3	0	0	8,856	0	0	0	2	0	0
Credit institutions	5,912	0	0	0	1	0	0	6,171	0	0	0	1	0	0
Other financial corporations	894	0	0	0	0	0	0	1,075	0	0	0	0	0	0
Non-financial corporations	369	0	0	0	0	0	0	382	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	69,673	156	4,806	4,806	409	1,247	3,029	72,807	146	4,715	4,715	390	1,231	2,970
Central banks	6,212	0	0	0	0	0	0	9,174	0	0	0	0	0	0
General governments	63	0	1	1	0	1	0	69	0	1	1	0	1	0
Credit institutions	985	0	0	0	0	0	0	952	0	0	0	0	0	0
Other financial corporations	632	1	28	28	4	3	24	671	1	27	27	4	3	22
Non-financial corporations	26,246	41	1,539	1,539	247	473	687	26,578	47	1,538	1,538	238	478	692
of which: small and medium-sized enterprises at amortised cost	11,626	25	835	835	168	268	392	11,605	26	874	874	160	276	410
Households	35,535	114	3,238	3,238	157	769	2,319	35,362	98	3,149	3,149	148	749	2,256
DEBT INSTRUMENTS other than HFT	86,683	156	4,806	4,806	412	1,247	3,029	89,292	146	4,715	4,715	393	1,231	2,970
OFF-BALANCE SHEET EXPOSURES	12,633		156	156	25	25	0	12,325		176	176	24	20	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ For the on-balance sheet interaction accumulated regular of the control of th



Forborne exposures

			As of 30/09/2018 As of 31/12/2018								
		ing amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with	Collateral and financial guarantees		ring amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures	Of which no performing exposures w forbearand measures			Of which on non- performing exposures with forbearance measures	forhearance	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,427	4,643	1,398	1,304	4,730	5,756	4,055	1,054	952	4,095	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	6	2	2	1	4	4	2	1	1	2	
Non-financial corporations	1,832	1,344	467	411	1,065	1,736	1,200	397	330	904	
of which: small and medium-sized enterprises at amortised cost	1,160	810	273	226	732	1,177	724	246	194	634	
Households	4,589	3,297	928	892	3,661	4,016	2,853	656	622	3,189	
DEBT INSTRUMENTS other than HFT	6,427	4,643	1,398	1,304	4,730	5,756	4,055	1,054	952	4,095	
Loan commitments given	45	27	0	0	0	50	37	1	0	0	

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair



Forborne exposures

			As of 31/03/2019	9				9		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees		ing amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,907	3,417	869	778	3,410	4,673	3,321	847	760	3,236
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	1	1	1	4	2	1	1	1
Non-financial corporations	1,350	896	266	207	628	1,282	871	259	202	593
of which: small and medium-sized enterprises at amortised cost	838	454	154	109	412	807	463	159	113	394
Households	3,554	2,520	602	569	2,782	3,387	2,448	586	557	2,642
DEBT INSTRUMENTS other than HFT	4,907	3,417	869	778	3,410	4,673	3,321	847	760	3,236
Loan commitments given	41	26	1	0	0	39	28	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair