Annex II - Capital instruments' main features table as at 31 December 2017

AB C Unique identifier  N/A  Governing law(e) of the instrument  Regulatory treatment  Transitional CRR rules  Comm  Fost-transitional CRR rules  Comm  Comm	h mmon Equity Tier 1 mmon Equity Tier 1	Temporary Wite-down securities Aliked Irish Banks, p.l.c. XS1328798779  English Law, except for subordination and set-off provisions governed by Irish law  Additional Tier 1  Additional Tier 1  Group and solo Perpetual Cortingent Temporary Writedown securities  6494 million 6500 million Par	2020 Allied Irish Banks, p.l.c. XS1325125158 English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo Subordinated notes 6750 million	to 2035 as a result of the SLO) Allied Irish Banks, p.Lc. XS0232498393 English Law, with subordination governed by Irish law N/A N/A Group and solo Subordinated notes	result of the SLO) Allied Irish Banks, p.l.c. XS0435957682 English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo Subordinated notes	resuit of the SLO) Allied Irish Banks, p.Lc. XS0214107053 English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo Subordinated notes
Unique identifier  N/A  Governing law(s) of the instrument  Regulatory treatment  Transitional CRR rules  Comi  Foot-transitional CRR rules  Comi  Eligible at sol*(sub-) consolidated/sols and (sub-) consolidated  Instrument type (types to be specified by each jurisdiction)  Amount recognised in regulatory capital (currency in millions as of most recent reporting date)  Nominal amount of instrument  E1.66  Redemption price  Accounting classification  Share  Original date of issuance  Multip  Perpetual or dated  Perp  Original results of issuance  Multip  Results of a dated  Perp  Original dates of issuance  Multip  Perpetual or dated  Perp  Original dates of to such existing the such as the suc	h mmon Equity Tier 1 mmon Equity Tier 1  bup and solo dinary shares 696 million 696 million 626 each (current issue price) n-redeemable areholders' equity	XS1328798779  English Law, except for subordination and set-off provisions governed by Irish law  Additional Tier 1  Additional Tier 1  Group and solo  Perpetual Contingent Temporary Writedown securities  6494 million  6500 million	XS1325125158  English Law, with subordination governed by Irish law  Tier 2  Tier 2  Group and solo  Subordinated notes  6750 million	XS0232498393  English Law, with subordination governed by Irish law  N/A  N/A  Group and solo	XS0435957682 English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo	XS0214107053 English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo
Governing law(s) of the instrument  Regulatory treatment  Transitional CRR rules  Comm  Post-transitional CRR rules  Comm  Com	h mmon Equity Tier 1 mmon Equity Shares E896 million E856 each (current issue price) medemable areholders' equity	English Law, except for subordination and set-off provisions governed by Irish law  Additional Tier 1  Additional Tier 1  Group and solo  Perpetual Contingent Temporary Writedown securities  6494 million  6500 million	English Law, with subordination governed by Irish law  Tier 2  Tier 2  Group and solo  Subordinated notes  6750 million	English Law, with subordination governed by Irish law  N/A  N/A  Group and solo	English Law, with subordination governed by Irish law Tier 2 Tier 2 Group and solo	English Law, with subordination governed by Irish law  Tier 2  Tier 2  Group and solo
Regulatory treatment  Transitional CRR rules  Comm  Transitional CRR rules  Comm  Co	h mmon Equity Tier 1 mmon Equity Tier 1  pup and solo dinary shares  896 million 696 million 625 each (current issue price) n-redeemable areholders' equity	Additional Tier 1 Additional Tier 1 Additional Tier 1 Group and solo Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Tier 2 Tier 2 Tier 2 Group and solo Subordinated notes  6750 million	Irish law N/A N/A Group and solo	governed by Irish law Tier 2 Tier 2 Group and solo	governed by Irish law Tier 2 Tier 2 Group and solo
Regulatory treatment  Transitional CRR rules  Comm  Transitional CRR rules  Comm  Co	mmon Equity Tier 1 mmon Equity Ter 1  pup and solo dinary shares  696 million 696 million 626 each (current issue price) n-redeemable areholders' equity	Additional Tier 1 Additional Tier 1 Group and solo Perpetual Contingent Temporary Writedown securities 6494 million 6500 million	Tier 2  Group and solo  Subordinated notes  6750 million	N/A N/A Group and solo	Tier 2 Tier 2 Group and solo	Tier 2 Tier 2 Group and solo
Transitional CRR rules  Comi Post-transitional CRR rules  Comi Comi Comi Comi Comi Comi Comi Com	mmon Equity Tier 1  pup and solo  dinary shares  696 million  696 million  625 each (current issue price)  n-redeemable  areholders' equity	Additional Tier 1  Group and solo Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Tier 2  Group and solo  Subordinated notes  6750 million	N/A Group and solo	Tier 2 Group and solo	Tier 2 Group and solo
Post-transitional CRR rules  Eligible at solo/(sub-) consolidated/sols and (sub-) consolidated sols and (sub-) consolidated sols and (sub-) consolidated sols and sold sold sold sold sold sold sold sol	mmon Equity Tier 1  pup and solo  dinary shares  696 million  696 million  625 each (current issue price)  n-redeemable  areholders' equity	Additional Tier 1  Group and solo Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Tier 2  Group and solo  Subordinated notes  6750 million	N/A Group and solo	Tier 2 Group and solo	Tier 2 Group and solo
Eligible at solor(sub-) consolidated/sols and (sub-) consolidated   Grout   Instrument type (types to be specified by each jurisdiction)   Amount recognised in regulatory capital (currency in millions as of most recent reporting date)   Nominal amount of instrument   £1,68   Issue price   £6,68   Redemption price   Non-1   Accounting classification   Share   Original date of issuance   Multiple   Perpetual or dated   Perpetual or dated   Original maturey date   Issue call subject to prior supervisory   Issuer call subject to prior supe	cup and solo  dinary shares  696 million  696 million  695 million  605 each (current issue price)  n-redeemable areholders' equity	Group and solo Perpetual Contingent Temporary Writedown securities 6494 million 6500 million	Group and solo Subordinated notes  6750 million	Group and solo	Group and solo	Group and solo
(sub-) consolidated  Instrument type (types to be specified by each jurisdiction)  Amount recognised in regulatory capital (currency in millions as of most recent reporting date)  Nominal amount of instrument  E1.68  Issue price  Redemption price  Norri- Accounting classification  Original date of issuance  Multi Perpetual or dated  Perpp Original date of issuance  Norri- Standard Perpp Original date of issuance  Norri- Perpetual or dated  Perp Original date of issuance  Norri- Perpetual or dated  Popp Original date of issuance  Norri- Portinal call date of issuance  Norri- Norri- Portinal date of issuance  Norri- Norri- Portinal date of issuance  Norri- Portinal date of issuance  Norri- Portinal date of issuance date of issuan	dinary shares 696 million 696 million 625 each (current issue price) n-redeemable areholders' equity	Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Subordinated notes  €750 million	•		
(sub-) consolidated  Instrument type (types to be specified by each jurisdiction)  Amount recognised in regulatory capital (currency in millions as of most recent reporting date)  Nominal amount of instrument  E1.68  Issue price  Redemption price  Norri- Accounting classification  Original date of issuance  Multi Perpetual or dated  Perpp Original date of issuance  Norri- Standard Perpp Original date of issuance  Norri- Perpetual or dated  Perp Original date of issuance  Norri- Perpetual or dated  Popp Original date of issuance  Norri- Portinal call date of issuance  Norri- Norri- Portinal date of issuance  Norri- Norri- Portinal date of issuance  Norri- Portinal date of issuance  Norri- Portinal date of issuance date of issuan	dinary shares 696 million 696 million 625 each (current issue price) n-redeemable areholders' equity	Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Subordinated notes  €750 million	•		
Instrument type (types to be specified by each jurisdiction) Amount recognised in regulatory capital (currency) in millions as of most recent reporting date) Nominal amount of instrument  E1.66 Sasse price Redemption price Recounting classification Share Original date of issuance Multip Rerpetual or dated Perpetual or dated Original maturity date Sasue call subject to prior supervisory approval Optional call date, contingent call dates,	dinary shares 696 million 696 million 625 each (current issue price) n-redeemable areholders' equity	Perpetual Contingent Temporary Writedown securities  6494 million 6500 million	Subordinated notes  €750 million	•		
aeach jurisdiction) Ordin Amount recognised in regulatory capital (currency in militions as of most recent reporting date) Nominal amount of instrument E1.66 Sasue price Redemption price Norn- Accounting classification Shara Original date of issuance Multip Perpetual or dated Perp Original maturity date Issuer call subject to prior supervisory approval poptional call date, contingent call dates,	dinary shares  696 million 696 million 625 each (current issue price) n-redeemable areholders' equity	securities  €494 million  €500 million	€750 million	Subordinated notes	Subordinated notes	Subordinated notes
Amount recognised in regulatory capital (currency in millions as of most recent reporting date)  Nominal amount of instrument  €1.68 Issue price  Redemption price  Non-naccounting classification  Share Original date of issuance  Perpetual or dated  Original maturity date  Susue call subject to prior supervisory approval  Approximation of the price of the	696 million 696 million 625 each (current issue price) n-redeemable areholders' equity	€494 million €500 million	€750 million	Subordinated notes  NII	Subordinated notes	Subordinated notes
reporting date)  E1.68 Issue price  G0.62 Redemption price  Non-t- Accounting classification  Original date of issuance  Multip  Perpetual or dated  Original atturity date  Issuer call subject to prior supervisory approval  Optional call date, contingent call dates,	696 million 625 each (current issue price) n-redeemable areholders' equity	€500 million		NII	ļ	
reporting date)  Somial amount of instrument  E1.68 Issue price  C0.62 Redemption price  Non- Accounting classification  Share  Original date of issuance  Multip  Perpetual or dated  Original atturity date  Issuer call subject to prior supervisory  approval  Special date, contingent call dates,	696 million 625 each (current issue price) n-redeemable areholders' equity	€500 million		NII		1
Nominal amount of instrument  61.68 Issue price  60.62 Redemption price  Accounting classification  Share  Original date of issuance  Multi;  Perpetual or dated  Perp  Original multify date  Issuer call subject to prior supervisory  approval  Optional call date, contingent call dates,	696 million 625 each (current issue price) n-redeemable areholders' equity	€500 million			€32 million	€1 million
Issue price  Redemption price  Rodemption price  Rodemption price  Nort-  Rodemption price  Nort-  Rodemption price  Nort-  Rodemption price  Nort-  Rodemption price  Multip  Represental or dated  Perp  Portiginal maturity date  Nortiginal maturity date  Issuer call subject to prior supervisory approval  Rodemption price  Rodemption price  Nortiginal maturity date  Nortiginal mat	625 each (current issue price) n-redeemable areholders' equity			€25.5 million	£79 million	£1 million
Redemption price Non-in- Accounting classification Share Original date of Issuance Multiple Perpetual or dated Perpe Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates,	n-redeemable areholders' equity	Par				ET MIIION
Accounting classification Share Original date of issuance Multip Perpetual or dated Perpetual Original maturity date Issuer call subject to prior supervisory approval Optional call date, contingent call dates,	areholders' equity		99.876	99.935	100	
Original date of issuance Multip Perpetual or dated Perpe Original maturity date No m Issuer call subject to prior supervisory approval N/A Optional call date, contingent call dates,		Non-redeemable	Par	Nominal amount	Nominal amount	Nominal amount
Original date of issuance Multip Perpetual or dated Perpe Poriginal maturity date Issuer call subject to prior supervisory Supproval N/A Optional call date, contingent call dates,		Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Perpetual or dated Perpetual or dated Normal Mornian maturity date Normal Susuer call subject to prior supervisory approval Optional call date, contingent call dates,		3 Dec 2015	26 Nov 2015	24 October 2005	25 June 2009	10 March 2005
Original maturity date No m Issuer call subject to prior supervisory In proval Optional call date, contingent call dates,		Perpetual	Dated	Dated	Dated	Dated
Issuer call subject to prior supervisory approval N/A Optional call date, contingent call dates,						
approval N/A Optional call date, contingent call dates,	maturity	No maturity	26 November 2025	24 April 2035	25 June 2035	10 March 2035
Optional call date, contingent call dates,	,		L		L.	
Optional call date, contingent call dates,	4	Yes	Yes	No	NO .	NO
and redemption amount N/A		3 December 2020	26 November 2020	From interest payment date October 2012	N/A	From interest payent date Mar 2020
IVA.		First Reset Date (3 December 2020) or any	20 November 2020	From interest payment date October 2012	190	
Subsequent call dates, if applicable N/A	A	Interest Payment Date thereafter	N/A	Quarterly thereafter	N/A	Quarterly thereafter
Coupons/dividends						
Fixed or floating dividend/coupon N/A	A	Fixed	Fixed	N/A	N/A	N/A
Coupon rate and any related index N/A	A	7.375%	4.125%	N/A	N/A	N/A
Existence of a dividend stopper No		Yes	No	No	No	No
			140	NO	140	140
Fully discretionary, partially discretionary or mandatory (interms of timing)	lly discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or mandatory (in terms of amount)	ly discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary
Existence of step up or other incentive to						
redeem No		No	No	No	No	No
Non-cumulative or cumulative N/A	4	Non-cumulative	Cumulative	N/A	N/A	N/A
Convertible or non-convertible Non-convertible	n-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If convertible, conversion trigger(s) N/A		N/A	N/A	N/A	N/A	N/A
If convertible, fully or partially N/A						
		N/A	N/A	N/A	N/A	N/A
If convertible, conversion rate N/A	A	N/A	N/A	N/A	N/A	N/A
If convertible, mandatory or optional conversion N/A	1	N/A	N/A	N/A	N/A	N/A
If convertible, specify instrumeth type	`	IVA	IN/A	IVA	IN/A	INA
convertible into N/A	A	N/A	N/A	N/A	N/A	N/A
If convertible, specify issuer of instrument it converts into N/A	1	N/A	N/A	N/A	N/A	N/A
Write-down features No		Yes	No.	No.	No No	No
If write-down, write-down trigger(s) N/A		If the CET1 ratio of Allied Irish Banks, p.l.c. or the forup at any time falls below 7% (a trigger event) and is not a winding up, subject to certain conditions Allied Irish Banks, p.l.c. may write down the AT1 instrument	N/A	N/A	N/A	N/A
If write-down, full or partial N/A		Fully or partially	N/A	N/A	N/A	N/A
If write-down, permanent or temporary N/A	4	Temporary	N/A	N/A	N/A	N/A
If temporary write-down, description of WA	A	To the extent permitted in order to comply with regulatory capital and other requirements, Allied Irish Banks, p.l.c. may at its sole and full discretion reinstate any previously written down amount. The securities, which do not carry voting rights, rank pari passu with holders of other tier 1	N/A	<u>N/A</u>	<u>N/A</u>	N/A
Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) Most	st junior	instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of senior creditors.	Subordinated in right of payment to ordinary creditors, including depositors.	Subordinated in right of payment to ordinary creditors, including depositors.	Subordinated in right of payment to ordinary creditors, including depositors.	Subordinated in right of payme ordinary creditors, including depositors.
Non-compliant transitional features.		No			No	No No
No.		140	110	110	140	110