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

	Instrument name	Ordinary shares	€500m Additional Tier 1 Perpetual Contingent Temporary Write-down securities	€750m Subordinated Tier 2 Notes due 2025, Callable 2020	€500m Callable Subordinated Step-up Floating Rate Notes due October 2017 (maturity extended to 2035 as a result of the SLO)	£368m Subordinated Notes due June 2019 (maturity extended to 2035 as a result of the SLO)	£500m Subordinated Callable Fixed/Floating Rate Notes due March 2025 (maturity extended to 2035 as a result of the SLO)	€500m Additional Tier 1 Perpetual Contingent Temporary Write Down Securities	€500m Subordinated Tier 2 Notes due 2029, Callable 2024
1	Issuer	AIB Group plc.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	AIB Group plc	AIB Group plc
2	Unique identifier	N/A	XS1328798779	XS1325125158	XS0232498393	XS0435957682	XS0214107053	XS2056697951	XS2080767010
3	Governing law(s) of the instrument	Irish	English Law, except for subordination and set-off provisions governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	Irish Law	Irish Law
	Regulatory treatment								
4	Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2
5	Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2	Additional Tier 1	Tier 2
6	Eligible at solo/(sub-) consolidated/sols and (sub-) consolidated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo (the external issuance is downstreamed to AIB plc in similar format)	Group and solo (the external issuance is downstreamed to AIB plc in similar format)
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares	Perpetual Contingent Temporary Writedown securities	Subordinated notes	Subordinated notes	Subordinated notes	Subordinated notes	Additional Tier 1	Tier 2
8	Amount recognised in regulatory capital (currency in millions as of most recent reporting date)	€1,696 million	€494 million	€750 million	NIL	€32 million	€1 million	€496 million (net of transaction costs)	€500 million
9	Nominal amount of instrument	€1,696 million	€500 million	€750 million	€25.5 million	£79 million	£1 million	€500 million	€500 million
9a	Issue price	€0.625 each (current issue price)	Par	99.876	99.935	100	99.321	Par	Par
9b	Redemption price	Non-redeemable	Non-redeemable	Par	Nominal amount	Nominal amount	Nominal amount	Par	Par
10	Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Equity - other equity interest	Liability - amortised cost
11	Original date of issuance	Multiple (ordinary shares)	3 Dec 2015	26 Nov 2015	24 October 2005	25 June 2009	10 March 2005	9 October 2019	19 November 2019
12	Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Perpetual	Dated
13	Original maturity date	No maturity	No maturity	26 November 2025	24 April 2035	25 June 2035	10 March 2035	No maturity	19 November 2029
14	Issuer call subject to prior supervisory approval	N/A	Yes	Yes	No	No	No	Yes	Yes
15	Optional call date, contingent call dates, and redemption amount	N/A	3 December 2020	26 November 2020	From interest payment date October 2012	N/A	From interest payent date March 2020	9 October 2024	19 November 2024
16	Subsequent call dates, if applicable	N/A	First Reset Date (3 December 2020) or any Interest Payment Date thereafter	N/A	Quarterly thereafter	N/A	Quarterly thereafter	First Reset Date (9 October 2024) or any Interest Payment Date thereafter	N/A
	Coupons/dividends								
17	Fixed or floating dividend/coupon	N/A	Fixed	Fixed	N/A	N/A	N/A	Fixed	Fixed
18	Coupon rate and any related index	N/A	7.375%	4.125%	N/A	N/A	N/A	5.250%	1.875%
19	Existence of a dividend stopper	No	No however payment of coupon on AT1 is fully discretionary	No	No	No	No	No however payment of coupon on AT1 is fully discretionary	No
20a	Fully discretionary, partially discretionary or mandatory (interms of timing)	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Mandatory
21	Existence of step up or other incentive to redeem	No	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	N/A	Non-cumulative	Cumulative	N/A	N/A	N/A	Non-cumulative	Cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
28	If convertible, specify instrumetn type convertible into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
29	If convertible, specify issuer of instrument it converts into	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	Yes	No	No	No	No	Yes	No
31	If write-down, write-down trigger(s)	N/A	If the CET1 ratio of Allied Irish Banks, p.l.c. or the Group 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 the consolidated CET1 ratio of AIB Group plc. at any time falls below 7% (a trigger event), subject to certain conditions, the AT1 instrument will be written down in whole or in part	N/A
32	If write-down, full or partial	N/A	Fully or partially	N/A	N/A	N/A	N/A	Fully or partially	N/A
33	If write-down, permanent or temporary	N/A	Temporary	N/A	N/A	N/A	N/A	Temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/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.	N/A	N/A	N/A	N/A	To the extent permitted in order to comply with regulatory capital and other requirements, AIB Group plc. may at its sole and full discretion reinstate any previously written down amount.	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Most junior	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but 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 payment to ordinary creditors, including depositors.	The securities, which do not carry voting rights, rank pari passu with holders of other tier 1 instruments (excluding ordinary shares). They rank ahead of the holders of ordinary share capital but junior to the claims of Tier 2 investors and Senior Creditors.	Senior to Tier 1 instruments and junior to Senior Creditors
36	Non-compliant transitional features.	No	No	No	No	No	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A