

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



Key Metrics

| (min EUR, %) | As of 30/09/2019 | As of 31/12/2019 | COREP CODE | REGULATION |
|--|------------------|------------------|---|---|
| Available capital (amounts) | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 10,652 | 10,589 | 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 | 10,401 | 10,338 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 10,922 | 11,214 | C 01.00 (r015,c010) | Article 25 of CRR |
| Tier ${\bf 1}$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition | 10,671 | 10,963 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 11,388 | 12,140 | 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 | 11,137 | 11,889 | 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 | 52,980 | 52,121 | 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 | 52,840 | 51,999 | 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 | 20.11% | 20.32% | 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 | 19.68% | 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 | 20.61% | 21.52% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 20.19% | 21.08% | (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 | 21.49% | 23.29% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 21.08% | 22.86% | (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 | 99,491 | 101,126 | 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 | 10.98% | 11.09% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2019 | As of 31/12/2019 | COREP CODE | REGULATION |
|-----|---|------------------|------------------|---------------------|---|
| A.1 | Tier 1 capital - transitional definition | 10,922 | 11,214 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 9,393 | 9,658 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 99,491 | 101,126 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| В.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 97,920 | 99,548 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 11.0% | 11.1% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 9.6% | 9.7% | C 47.00 (r330,c010) | |



| | | (min EUR, %) OWN FUNDS | As of 30/09/2019 | As of 31/12/2019 | COREP CODE | REGULATION |
|---|----------|--|------------------|------------------|---|--|
| | Α | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying | 11,388 | 12,140 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| | A.1 | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 10,652 | 10,589 | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | instruments) | 1,696 | 1,696 | C 01.00 (r030,c010) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.2 | Retained earnings | 13,312 | 13,226 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 696 | 575 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | -2,295 | -2,484 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -695 | -504 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -737 | -798 | C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -2,676 | -2,667 | 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 | -19 | -8 | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | -219 | -31 | 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 | C 01.00 (r430,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 | C 01.00 (r440,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 | 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 (k) (i) and 89 to 91 of GRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b), and 239(3) and 239(3) point (b) and 239(3) of GRR; Articles 36(1) point (k) (iii) and 239(3) of GRR; Articles 36(1) point (k) (iv) and 155(4) of GRR. 36(1) point (k) (iv) and 153(8) of GRR and Articles 36(1) point (k) (iv) and 155(4) of GRR. |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | C 01.00 (r460,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 | 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 | C 01.00 (r490,c010) | Articles 36(1) point (c) and 38; Articles 48(1) point (s) 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 | 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 | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| Transitional period | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | C 01.00 (r524,c010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | C 01.00 (r529,c010) | 4 |
| | A.1.21 | Transitional adjustments | 1,589 | 1,585 | 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 | 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 | C 01.00 (r240,c010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 1,589 | 1,585 | 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) | 270 | 626 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 330 | 655 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | - |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | C 01.00 (r720,c010) | - |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010) | |
| | A.2.4 | Additional Tier 1 transitional adjustments | -61 | -29 | 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) | 10,922 | 11,214 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 466 | 926 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 552 | 1,007 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | · |
| | A.4.2 | Other Tier 2 Capital components and deductions | 0 | 0 | C 01.00 (r910,d310) + C 01.00 (r920,d310) + C 01.00 (r930,d310) + C 01.00 (r940,d310) - C 01.00 (r950,d310) + C 01.00 (r970,d310) + C 01.00 (r974,d310) + C 01.00 (r978,d310) | |
| | A.4.3 | Tier 2 transitional adjustments | -86 | -81 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS REQUIREMENTS | В | TOTAL RISK EXPOSURE AMOUNT | 52,980 | 52,121 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| | B.1 | Of which: Transitional adjustments included | 140 | 122 | C 05.01 (r010;c040) | - |
| CAPITAL RATIOS (%) | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 20.11% | 20.32% | CA3 (1) | - |
| Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 20.61% | 21.52% | CA3 (3) | - |
| CETA Constitution | C.3 | TOTAL CAPITAL RATIO (transitional period) | 21.49% | 23.29% | CA3 (5) | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 9,063 | 9,004 | [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) | 17.15% | 17.32% | [D]/[B-B.1] | • |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 251 | 251 | C 05.01 (r440,c010) | - |
| Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | C 05.01 (r440,c020) | - |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | C 05.01 (r440,c030) | - |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 140 | 122 | C 05.01 (r440,c040) | - |
| | | | | | | |

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

| | RW | As | |
|--|------------------|------------------|--|
| (min EUR, %) | As of 30/09/2019 | As of 31/12/2019 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) | 45,509 | 45,486 | C 02.00 (r040, c010) -[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, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r050, c260 |
| Of which the standardised approach | 26,918 | 27,134 | 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 | 13,571 | 13,759 | 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 | 4,981 | 4,577 | 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 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) | 1,202 | 866 | 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 (r050, c260, s002) + C 02.00 (R460, o101) |
| Credit valuation adjustment - CVA | 760 | 138 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 373 | 458 | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 436 | 473 | C 02.00 (R520, c010) + C 02.00 (R910, c010) |
| Of which the standardised approach | 436 | 473 | C 02.00 (R530, c010) |
| Of which IMA | 0 | 0 | C 02.00 (R580, c010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 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_110)*12.5+C 02.00_910_010 |
| Large exposures in the trading book | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 4,700 | 4,700 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 0 | 0 | C 02.00 (R600, c010) |
| Of which standardised approach | 4,700 | 4,700 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 0 | 0 | C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010) |
| Total | 52,980 | 52,121 | |



AIB Group plc

| | As of 30/09/2019 | As of 31/12/2019 |
|--|------------------|------------------|
| (min EUR) | | |
| Interest income | 1,788 | 2,377 |
| Of which debt securities income | 240 | 305 |
| Of which loans and advances income | 1,502 | 2,001 |
| Interest expenses | 223 | 301 |
| (Of which deposits expenses) | 84 | 109 |
| (Of which debt securities issued expenses) | 119 | 162 |
| (Expenses on share capital repayable on demand) | 0 | 0 |
| Dividend income | 25 | 26 |
| Net Fee and commission income | 343 | 469 |
| 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 | 86 | 45 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | -70 | -56 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | 116 | 140 |
| Gains or (-) losses from hedge accounting, net | -45 | -50 |
| Exchange differences [gain or (-) loss], net | -1 | -2 |
| Net other operating income /(expenses) | 2 | 4 |
| TOTAL OPERATING INCOME, NET | 2,022 | 2,652 |
| (Administrative expenses) | 1,194 | 1,934 |
| (Depreciation) | 165 | 227 |
| Modification gains or (-) losses, net | 0 | 0 |
| (Provisions or (-) reversal of provisions) | -11 | -11 |
| (Commitments and guarantees given) | -11 | -11 |
| (Other provisions) | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | | 3 |
| Of which restructuring ¹ | | 0 |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 7 | 27 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 |
| (Financial assets at amortised cost) | 7 | 27 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 9 | 17 |
| (of which Goodwill) | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 16 | 19 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 20 | 21 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 693 | 499 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 583 | 364 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 583 | 364 |
| Of which attributable to owners of the parent | 583 | 328 |
| or milen attributable to ormers or the purche | 363 | 520 |

(1) 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

| (mln EUR) | Į. | As of 30/09/20: | 19 | | | As of 31/ | 12/2019 | | |
|---|-----------------|-----------------|------------------|---------|--------------------|-----------|------------------|---------|--|
| | | Fa | ir value hierarc | hy | | Fa | ir value hierarc | hy | |
| ASSETS: | 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 | 10,173 | | | | 12,836 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 748 | 7 | 281 | 461 | 592 | 0 | 145 | 447 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 456 | 45 | 0 | 411 | 434 | 46 | 0 | 388 | 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 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 17,557 | 17,025 | 77 | 455 | 16,495 | 15,945 | 92 | 458 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 62,080 | | | | 62,175 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 938 | 0 | 938 | 0 | 679 | 0 | 679 | 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 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 4,914 | | | | 5,312 | | | | |
| TOTAL ASSETS | 96,866 | | | | 98,523 | | | | 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"

| (mln | EUR) | | A | s of 30/09/20 | 19 | | | As of 31/12/2019 | | | | | | |
|---|--------------------|--|---|---------------|--|--|--------|--|---|--------|--|---|--------------------------------------|--------------------------|
| Breakdown of financial assets by instrument and by counterparty sector [†] | | Gross carry | ing amount | | Accu | Accumulated impairment | | | ss carrying amo | unt | Accui | mulated impair | ment | |
| | | 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 | 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 creditimpaired | 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 | 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 | References |
| Financial assets at fair | Debt securities | 17,105 | 0 | 0 | -3 | 0 | 0 | 16,040 | 0 | 0 | -3 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| value through other comprehensive income | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 512 | 0 | 0 | 0 | 0 | 0 | 639 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 53,843 | 4,889 | 4,423 | -154 | -229 | -1,204 | 55,429 | 4,007 | 3,338 | -141 | -202 | -895 | Annex V.Part 1.32, 44(a) |

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



Breakdown of liabilities

AIB Group plc

(mln EUR)

| | Carrying | j amount | |
|---|------------------|------------------|--|
| LIABILITIES: | As of 30/09/2019 | As of 31/12/2019 | References |
| Financial liabilities held for trading | 764 | 771 | IFRS 7.8 (e) (ii); IFRS 9.BA.6 |
| Trading financial liabilities ¹ | 0 | 0 | Accounting Directive art 8(1)(a),(3),(6) |
| Financial liabilities designated at fair value through profit or loss | 0 | 0 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 79,541 | 81,300 | IFRS 7.8(g); IFRS 9.4.2.1 |
| Non-trading non-derivative financial liabilities measured at a cost-based method ¹ | 0 | 0 | Accounting Directive art 8(3) |
| Derivatives – Hedge accounting | 686 | 426 | IFRS 9.6.2.1; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | 0 | IAS 39.89A(b), IFRS 9.6.5.8 |
| Provisions | 248 | 562 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 204 | 174 | IAS 1.54(n-o) |
| Share capital repayable on demand | 0 | 0 | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12 |
| Other liabilities | 1,134 | 1,060 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 0 | 0 | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value ¹ | 0 | 0 | Annex V Part 1.29 |
| TOTAL LIABILITIES | 82,577 | 84,293 | IAS 1.9(b);IG 6 |

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

(mln EUR)

| | | Carrying | g amount | |
|-----------------------------------|---|------------------|------------------|---|
| Breakdown of financial liabilitie | s by instrument and by counterparty sector | As of 30/09/2019 | As of 31/12/2019 | References |
| Derivatives | | 1,445 | 1,197 | IFRS 9.BA.7(a); CRR Annex II |
| Short positions | Equity instruments | 0 | 0 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Short positions | Debt securities | 5 | 0 | Annex V.Part 1.31 |
| | Central banks | 467 | 472 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 1,141 | 1,069 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 807 | 764 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 873 | 731 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 527 | 555 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 3,319 | 3,090 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 2,815 | 2,616 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 23,612 | 24,596 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 21,314 | 22,261 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 41,917 | 42,716 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 30,895 | 31,753 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 7,769 | 8,197 | Annex V.Part 1.37, Part 2.98 |
| Of which: Suborc | inated Debt securities issued | 823 | 1,304 | Annex V.Part 1.37 |
| Other financial liabilities | | 443 | 429 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | 80,991 | 82,497 | |



Spring 2020 EU-wide Transparency Exercise Market Risk AIB Group plc

| | | | | | | | | | AID GIOU | p pic | | | | | | | | | | | | |
|---|----------------------------|----------------------------|--|--|---|--|---|--------------|-----------------------|--------------------------------|--------------------------------|----------------------------------|--|--------------------------|--|----------------------------|----------------------------------|-----------------|-------|--------------------------------|-----------------|----------------------------------|
| | SA | | | IM | | | | | | | | | | IM | | | | | | | | |
| | | | VaR (Memoran | /aR (Memorandum item) STRESSED VaR (Memorandum item) AND MIG | | NTAL DEFAULT GRATION RISK FAL CHARGE | TON RISK ALL PRICE RISKS CAPITAL CHARGE | | VaR (Memorandum item) | | STRESSED VaR (Memorandum item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | L CHARGE | | | | | |
| (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 | LAST 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 (SVaRt | 12 WEEKS - AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2019 | As of 31/12/2019 | | | | As of 30/ | 09/2019 | | | | | | | | | As of 31/1 | 2/2019 | | | | | |
| Traded Debt Instruments | 433 | 471 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 258 | 307 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 4 |
| Of which: Specific risk | 170 | 160 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 2 | 2 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | 4 |
| Of which: General risk Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| | 2 | 1 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk Commodities risk | 0 | 0 | 1 0 | 1 0 | 0 | 0 | | | | | | | l ö | 0 | 0 | 0 | | | | | | |
| Total | 436 | 473 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | Standardise | ed Approach | | | |
|-------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|-------------------------------------|
| | | | As of 30/ | 09/2019 | | | As of 31 | /12/2019 | |
| | | 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, %) | | | | | | | | |
| | Central governments or central banks | 11,336 | 11,336 | 150 | | 12,447 | 12,447 | 114 | |
| | Regional governments or local authorities | 209 | 8 | 2 | | 209 | 5 | 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 | | 712 | 712 | 14 | |
| | Corporates | 10,620 | 8,450 | 8,450 | | 11,418 | 9,141 | 9,141 | |
| | of which: SME | 4,946 | 4,069 | 4,069 | | 5,011 | 4,118 | 4,118 | |
| | Retail | 8,903 | 5,055 | 3,791 | | 8,932 | 5,119 | 3,839 | |
| Consolidated data | of which: SME | 2,173 | 1,361 | 1,021 9.622 | | 2,187 | 1,376 17.372 | 1,032 9.699 | |
| consonautea aata | Secured by mortgages on immovable property | 17,970 | 17,236 | | | 18,018 | | | |
| | of which: SME | 2,845 2,257 | 2,775 1.662 | 2,775 2.031 | | 2,960 1.610 | 2,898 1.182 | 2,898 1.389 | 384 |
| | Exposures in default | 1,594 | 1,002 | 1,819 | 339 | 1,574 | 1,219 | 1,369 | 304 |
| | Items associated with particularly high risk Covered bonds | 1,394 | 1,213 | 1,619 | | 1,3/4 | 1,219 | 1,020 | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | | | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 156 | 156 | 322 | | 253 | 253 | 412 | |
| | Other exposures | 3,052 | 3.052 | 1.149 | | 3,131 | 3.131 | 1.077 | |
| | Standardised Total ² | 56,098 | 48,169 | 27,335 | 934 | 58,306 | | | 671 |
| | Standardised Total | 50,098 | 46,109 | 27,335 | 934 | 58,300 | 50,582 | 27,515 | 0/1 |

(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⁾ Standardized Total does not include the Conuritiestion position

| | | | | | Standardise | ed Approach | | | |
|----------|---|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
| | | | As of 30/ | 09/2019 | | | As of 31, | /12/2019 | |
| | | 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 | 11,317 | 11,317 | 120 | | 12,435 | 12,435 | 92 | |
| | Regional governments or local authorities | 209 | 11,31/ | 120 | | 209 | 12,433 | 92 | |
| | Public sector entities | 209 | 0 | 0 | | 209 | 0 | 1 | |
| | Multilateral Development Banks | ů | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | ō | 0 | o o | |
| | Institutions | 0 | 0 | 0 | | 267 | 267 | 5 | |
| | Corporates | 3,328 | 2,130 | 2,130 | | 4,024 | 2,766 | 2,766 | |
| | of which: SME | 1,589 | 1,063 | 1,063 | | 1,648 | 1,113 | 1,113 | |
| | Retail | 8,350 | 4,775 | 3,581 | | 8,377 | 4,838 | 3,629 | |
| IRELAND | of which: SME | 2,142 | 1,360 | 1,020 | | 2,158 | 1,375 | 1,031 | |
| INCEPTIO | Secured by mortgages on immovable property | 14,158 | 13,712 | 7,080 | | 14,039 | 13,683 | 7,054 | |
| | of which: SME | 1,897 | 1,844 | 1,844 | | 1,950 | 1,905 | | |
| | Exposures in default | 1,996 1,119 | 1,483 808 | 1,813 1,212 | 480 | 1,390 1,124 | 1,010 815 | 1,173 1,222 | 343 |
| | Items associated with particularly high risk Covered bonds | 1,119 | 000 | 1,212 | | 1,124 | 913 | 1,222 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | ů | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 135 | 135 | 269 | | 233 | 233 | 362 | |
| | Other exposures | 2,896 | 2,896 | 1,072 | | 2,927 | 2,927 | | |
| | Standardised Total ² | | | | 760 | | | | 564 |

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 securitization exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the

| | | exposures, but includes gener | al credit risk adjustments. | | | | | | |
|----------------|--|--------------------------------|-----------------------------|----------------------|--|--------------------------------|-----------------------------|----------------------|--|
| | | | | | Standardise | d Approach | | | |
| | | | As of 30/ | 09/2019 | | | As of 31/ | /12/2019 | |
| | | 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, %) | | | | | | | | |
| i | Central governments or central banks | 9 | 9 | 15 | | 6 | 6 | 13 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | U . | 0 | 0 | | 0 | U | 0 | |
| | International Organisations Institutions | U O | 0 | 0 | | 56 | 56 | 0 | |
| | Corporates | 6,943 | 6,026 | 6,026 | | 7,062 | 6,101 | 6,101 | |
| | of which: SME | 3,319 | 2,968 | 2,968 | | 3,336 | 2,989 | 2,989 | |
| | Retail | 512 | 268 | 201 | | 512 | 267 | 201 | |
| | | 31 | 1 | 1 | | 29 | 1 | 1 | |
| UNITED KINGDOM | of which: SME Secured by mortgages on immovable property of which: SME | 3,398 | 3,115 | 2,133 | | 3,547 | 3,260 | 2,216 | |
| | of which: SME | 731 | 716 | 716 | | 756 | 741 | 741 | |
| | Exposures in default | 198 | 137 | 160 | 59 | 210 | 162 | 201 | 40 |
| | Items associated with particularly high risk | 320 | 250 | 374 | | 279 | 233 | 349 | |
| | 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 | 21 | 21 | 52 | | 20 | 20 | 50 | |
| | Other exposures | 150 | 150 | 70 | | 198 | 198 | 88 | |
| | Standardised Total ² | | | | 152 | | | | 103 |

(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 an exposures, but includes gene | d provisions per country of cour ral credit risk adjustments. | terparty excludes those for sec | uritisation exposures, additiona | Valuation adjustments (AVAs) | and other own funds reduction | s related to the | |
|----------|--|--|--|---------------------------------|--|--------------------------------|-------------------------------|----------------------|--|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 30 | 09/2019 | | | As of 31 | /12/2019 | |
| | | 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 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates of which: SME | 62 | 37 | 37 | | 389 50 | 389 28 | 8 28 | |
| ED 1110E | Retail of which: SME | 4 | 1 0 | 1 0 | | 4 | 1 | 1 0 | |
| FRANCE | Secured by mortgages on immovable property of which: SME | 55 0 | 54 0 | 54 0 | | 55 0 | 54 0 | 54 0 | |
| | Exposures in default Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | |

To Copinal responser, untile Exposure value, in reported before taking into account any effect due to credit convenion factors or credit risk intripation between (e.g., substitution effects).

Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes growed under this designments.



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | AIB Gr | oup plc | | | |
|---------------|---|--|---|--|---|--|--|--|--|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 30) | /09/2019 | | | As of 31/ | /12/2019 | |
| | (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 adjustments and provisions ² |
| UNITED STATES | Central governments or contral banks Regional governments or local authorities Rublic sector entities Multilateral Development Banks International Organisations Institutions Corporate of which: SME Retail of which: SME | 10 0 0 0 0 21 9 8 8 | 10 0 0 0 0 0 21 9 | 0 0 0 0 21 9 | | 6 0 0 0 0 17 0 9 | 6 0 0 0 0 16 0 1 | 9 0 0 0 0 16 0 1 | |
| ONTED STATES | Secured by mortgages on immovable property of which: SVE Exposures in default Inna associated with particularly high risk Covered bonds Calisms on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² | 0 0 1 1 154 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 154 0 0 0 0 0 6 | 0 1 232 0 0 | 0 due to coedit conversion fector | | 0 0 0 171 0 0 0 0 5 | 0 0 1 257 0 0 0 5 | 1 |
| | | (2) Total value adjustments and | d provisions per country of cour ral credit risk adjustments. | nterparty excludes those for sec | uritisation exposures, additiona | I valuation adjustments (AVAs) | and other own funds reductions | s related to the | |
| | | | As of 30, | /09/2019 | Standardisi | ed Approach | As of 31/ | /12/2019 | |
| | | 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 Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SHE Retail | 0 0 0 0 0 | 0 0 0 0 0 | | | 0 0 0 0 0 | 0 | 0 | |
| GERMANY | of shock: SME Secured by mortgages on immovable property of whoir: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CUI) | 0 4 0 4 0 0 | 0 4 0 3 0 0 | 0 4 0 3 0 0 | 2 | 0 4 0 0 0 | 0 4 0 0 0 | 0 4 0 0 0 | (|
| | Equity Other exposures | 0 0 | 0 0 0 | 0 0 0 | | 0 0 | 0 0 0 | 0 0 0 | |
| | Standardised Total ² | | | | 2 | | | | |
| | | (2) Total value adjustments and | posure value, is reported before d provisions per country of cour | e taking into account any effect nterparty excludes those for sec | due to credit conversion factor uritisation exposures, additiona | s or credit risk mitigation techni I valuation adjustments (AVAs) | iques (e.g. substitution effects) and other own funds reduction | s related to the | |
| | | (2) Total value adjustments and exposures, but includes gener | d provisions per country of cour | e taking into account any effect hterparty excludes those for sec | uritisation exposures, additiona | s or credit risk mitigation techni I valuation adjustments (AVAs): ed Approach | iques (e.g. substitution effects) and other own funds reduction | s related to the | |
| | | (2) Total value adjustments and | d provisions per country of cour ral credit risk adjustments. | e taking into account any effect hterparty excludes those for sec //09/2019 | uritisation exposures, additiona | I valuation adjustments (AVAs) | and other own funds reduction | /12/2019 | |
| | (min EUR, %s) | (2) Total value adjustments and | d provisions per country of cour ral credit risk adjustments. | nterparty excludes those for sec | uritisation exposures, additiona | I valuation adjustments (AVAs) | and other own funds reduction | s related to the | Value adjustments and provisions ² |
| CANADA | Central eyerements or contral banks tegional ownerments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortspace on immovable property of which: SME | (3) Total value adjustments and exposures, but includes generated and approximately ap | d provisions per country of cour ral credit risk adjustments. As of 30 | /09/2019 Risk exposure amount 0 0 0 | Standardise Value adjustments | l valuation adjustments (AVAs) | and other own funds reduction | /12/2019 | |
| CANADA | Central governments or contral banks tegional covernments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME | Griginal Exposure* | As of 30) Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Standardis Value adjustments and provisions ² | orliginal Exposure ¹ Orliginal Exposure ¹ | As of 31, Esposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 712/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or contral banks Regional covernments or local authorities Public sector entities Multitate all Devioupment Banks Hullitate all Devioupment Groupment of which: SME Secured by montances on immovable property of which: SME Exposures in default Huma associated with particularly high risk Covered bonds Co | (3) Total value adjustments and exposures, but includes generated and approximately ap | specialism per country of course of credit risk adjustments. As of 30, Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | original Exposure* Original Exposure* Original Exposure* 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | As of 31, Esposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 712/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or contral banks Regional covernments or local authorities Public sector entities Multitate all Devioupment Banks Hullitate all Devioupment Groupment of which: SME Secured by montances on immovable property of which: SME Exposures in default Huma associated with particularly high risk Covered bonds Co | Original Exposure Original Exposure Original Exposure Original Exposure Original Or | As of 30, Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | orliginal Exposure ¹ Orliginal Exposure ¹ | As of 31, Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 712/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or contral hanks Regional covernments or local authorities Rublic sector entities Multitateral Devicement Banks Unitation Organisations Institutions Insti | Original Exposure Original Exposure Original Exposure Original Exposure Original Or | As of 30, Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 09/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | original Exposure* Original Exposure* Original Exposure* 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | As of 31/ Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 712/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations International Organisations International Organisations International Organisations International Organisations Retail of wholt: SHE Retail of wholt: SHE Retail of wholt: SHE Exposure in International Organisations International Organisations International Organisations International Organisations International Organisations Institutions Institutions and corporates with a ST credit assessment Collective Investments undertakings (CIU) Other exposures Standardised Total ³ Central governments or central banks Regional governments or local authorities Public sector entities Institutional Organisations Institutions Inst | Original Exposure* Origin | As of 30, Exposure Value ¹ Documents, is recorded of control of | Risk exposure amount 09/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | original Exposure ⁵ Original Exposure ⁵ Original Exposure ⁵ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | As of 31, Exposure Value ¹ O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 12/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | and provisions ² |
| CANADA | Central governments or contral banks Regional covernments or local authorities Rublic sector entities Multilateral Devicionent Banks International Organisations Comporate of which: SME Retail of which: SME Secured by mapages on immovable property Exposures in default Thems associated with particularly high risk Covered bonds Calms on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Other corposures Standardised Total* Central governments or local authorities Public sector entities Multilateral Development Banks Regional covernments or local authorities Multilateral Development Banks Regional covernments or local authorities Multilateral Development Banks Institutions | Criginal Exposure Original Exposure | speciation per country of con- dit credit risk adjustments. As of 30, Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 09/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments and provisions ² | original Exposure* Original Exposure* | As of 31, Exposure Value ¹ O 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 12/2019 Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | and provisions ² |



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | Standardise | d Approach | | | |
|---------------|--|--------------------------------|-----------------------------|----------------------|--|------------------------------------|-----------------------------|----------------------|--|
| | | | As of 30 | /09/2019 | | | As of 31 | /12/2019 | |
| | | 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 International Organisations | 0 | 0 | 0 | | 0 | | | |
| | Institutions | o o | 0 | 0 | | 0 | 0 | il ő | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| C | 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 of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | 0 | 0 | 0 | 0 | 0 | | | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | , | 0 | 0 | i i | |
| | Covered bonds | 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 | s or credit risk mitigation techni | | | |

¹⁰ 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).
²⁰ Total value adjustments and convisions per country of countercoarty excludes those for securitisation exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures, the fundings perspect principle for adjustments.

| | | exposures, but includes gener | ar credit risk adjustifierits. | | Standardise | d Assessed | | | |
|-----------------------------|--|---|---|---|--|---|---|--|--|
| | | | | | Standardise | au Approach | | | |
| | | | As of 30 | 09/2019 | | | As of 31, | /12/2019 | |
| | (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 adjustments and provisions ² |
| Country of Counterpart 9 | Central governments or central banks Regional governments or local authorities Public sector entities Multitates al Development Banks Multitates al Development Banks Multitates al Development Banks Multitates al Development Banks Multitates al Development Multitates al Development Multitates al Development Multitates al Multitates Multitates al Multitates Multi | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |
| | Standardised Total ² | | | | 0 | | | | 0 |

U

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | (2) Total value adjustments and exposures, but includes general | | terparty excludes those for sec | uritisation exposures, additional | valuation adjustments (AVAs) a | and other own funds reduction | s related to the | |
|------------------------------|--|---|---|--|--|---|---|---|--|
| | | | | | Standardise | d Approach | | | |
| | | | As of 30, | 09/2019 | | | As of 31 | /12/2019 | |
| | (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 adjustments and provisions ² |
| Country of Counterpart 10 | Central governments or costral banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Computed Sector entities Multilateral Development Sector entities Sector entities Sector entities Sector entities Tensor entitie | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |
| | Other exposures Standardised Total ² | U | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

O 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).

Credit Risk - IRB Approach
AIB Group plc

| | | | | | | | | IRB A | pproach | | | | | |
|---------------------|-------------|--|------------------|------------------------|---|--------------------|------------------------|----------------------|--------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | | As of 30 | /09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | | | | | | Value adjustments | | | Exposure Value ¹ | Risk expos | ure amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | | anks and central governments | 7,434 | 0 | 7,734 | 53 | 0 | 0 | 7,645 | 0 | 7,943 | 52 | 0 | 0 |
| | Institution | | 15,372 15.628 | 0 335 | 15,054 14.186 | 2,472 11.832 | 0 | 208 | 18,408 15.738 | 204 | 18,093 14.168 | 2,234 11.960 | 0 | 0 157 |
| | Corporat | es Corporates - Of Which: Specialised Lending | 737 | 10 | 705 | 11,832 552 | 0 | 208 | 906 | 204 | 867 | 601 | 0 | 2 |
| | | Corporates - Of Which: SME | 4.231 | 267 | 3,759 | 3.709 | 0 | 166 | 4.071 | 135 | 3,598 | 3.842 | 0 | 112 |
| | Retail | | 19.424 | 1.187 | 19,149 | 4.981 | 925 | 299 | 19.219 | 1.045 | 18.988 | 4,577 | 822 | 262 |
| | | Retail - Secured on real estate property | 19,424 | 1,187 | 19,149 | 4,981 | 925 | 299 | 19,219 | 1,045 | 18,988 | 4,577 | 822 | 262 |
| Consolidated data | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| COI ISOIIUALEU UALA | | Retail - Secured on real estate property - Of Which: non-SME | 19,424 | 1,187 | 19,149 | 4,981 | 925 | 299 | 19,219 | 1,045 | 18,988 | 4,577 | 822 | 262 |
| | | 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 |
| | Equity | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | U |
| | | n credit-obligation assets | J | J | J | 40 | 0 | | J | J | J | 15 | | |
| | IRB Tota | | | | | 19,376 | | | | | | 18.838 | | |
| | IKB IOG | | | | osure value, is re ne Securitisation o | eported before tal | | anv effect due to | o credit conversio | n factors or cred | it risk mitigation | | ubstitution effe | ts). |

| | | | | | | | IRB A | pproach | | | | | |
|---------|--|---------------------------|---|---------------------------|--------------------------|------------------------|--------------------|---------------------------|------------------------|--------------------------------|--------------------------|------------------------|----------------------|
| | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | Original | Original Exposure Lexposure Value Value Value Of which: | | | | | | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments |
| | (min ELIR, %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending | 0 651 9,615 611 | 0 0 323 10 | 0 651 8,262 586 | 0 208 6,966 461 | 0 0 | 0 0 192 1 | 0 315 9,536 646 | 0 0 180 9 | 0 315 8,063 613 | 0 104 7,022 411 | 0 0 0 | 0 0 132 1 |
| | Corporates - Of Which: SME Retail Retail - Secured on real estate property | 4,202 19,397 19,397 | 267 1,180 1,180 | 3,733 19,122 19,122 | 3,683 4,963 4,963 | 0 920 920 | 166 297 297 | 4,040 19,193 19,193 | 135 1,039 1,039 | 3,570 18,963 18,963 | 3,815 4,561 4,561 | 0 818 818 | 111 260 260 |
| IRELAND | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St Retail - Qualifying Revolving | 0 19,397 0 | 0 1,180 0 | 0 19,122 0 | 0 4,963 0 | 0 920 0 | 0 297 0 | 0 19,193 0 | 0 1,039 0 | 0 18,963 0 | 0 4,561 0 | 0 818 0 | 0 260 0 |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 |
| | equity Other non credit-obligation assets IRB Total | 0 | 0 | un unius is report | , | U | | J | J | J | | | U |

| | | | | | | | IRB A | pproach | | | | | |
|------------------|--|-----------------------|---|-----------------------|---------------|------------------------|------------|-----------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | As of 30 | 09/2019 | | | | | As of 31 | 1/12/2019 | | |
| | | Original | Original Exposure Exposure Risk exposure amount Of which: Of which: Of which: | | | | | | Exposure ¹ | Exposure Value ¹ | | | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions Corporates | 4,358 4,654 723 | 0 | 4,358 4,653 702 | 638 630 | 0 | 0 0 2 | 4,585 5,685 768 | 0 0 22 | 4,585 5,684 746 | 0 605 610 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 104 26 | 0 | 101 23 14 | 78 23 | 0 | 1 0 | 108 26 | 0 | 106 24 13 | 82 22 | 0 | 1 0 |
| LINETED VINCEDOM | Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 14 14 0 | 4 4 0 | 14 14 0 | 10 10 0 | 3 0 | 1 0 | 13 13 0 | 4 4 0 | 13 13 0 | 8 | 3 0 | 1 1 0 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving Retail - Other Retail | 4E 14 0 | 0 | 14 0 | 10 0 | 0 | 0 | 13 0 | 0 | 13 0 | 8 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 |
| | Equity Other non credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB A | pproach | | | | | |
|--------|--|--|---|---|---|---|---|--|---|---|---|---|---|
| | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | Original Exposure ¹ Exposure Value ¹ | | | | | Risk exposure amount Value adjustments | | xposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments |
| | (min EUR. %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| FRANCE | Central banks and central governments Institutions Corporates Corporates Comporates Of Which: Specialized Lending Comporates - Of Which: Specialized Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SPE Retail - Secured on real estate property - Of Which: SPE Retail - Country for property - Of Which: SPE Retail - Other Retail - Other Retail - Other Retail Retail - Other Retail - Of Which: SPE Retail - Color Retail - Of Which: SPE Retail - Other Retail - Of Which: SPE | 287 4,451 593 0 0 0 0 0 0 | 0 | 308 4,148 573 0 0 0 0 0 0 | 0 465 451 0 0 0 0 0 0 | 0 | 0 | 214 6,728 617 0 0 0 0 0 0 0 | 0 | 235 6,427 592 0 0 0 0 0 0 | 0 438 464 0 0 0 0 0 0 0 0 | 0 | 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| | Other non credit-obligation assets | Ů | Ů | Ů | | Ů | Ü | | | | | Ů | Ů |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB A | pproach | | | | | |
|---------------|--|--|------------------------|----------|----------|------------------------|----------------------|--------------------------------|------------------------|--------------------------------|------------|------------------------|---------------|
| | | | | As of 30 | /09/2019 | | | | | As of 31 | 1/12/2019 | | |
| | | Original Exposure Exposure Value Value | | | | | Value adjustments | Original Exposure ¹ | | Exposure Value ¹ | Risk expos | Risk exposure amount | |
| | (min EUR. %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provision |
| | Central banks and central governments | 628 | 0 | 628 | 0 | 0 | 0 | 670 | 0 | 670 | 0 | 0 | 0 |
| | Institutions | 181 | 0 | 181 | 73 | 0 | 0 | 171 | 0 | 170 | 70 | 0 | 0 |
| | Corporates | 3,282 | 8 | 3,262 | 2,541 | 0 | 10 | 3,080 | 0 | 3,063 | 2,393 | 0 | 13 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | * | 0 | * | 3 | 0 | | 3 | U | 3 | 2 | 0 | |
| | Retail - Secured on real estate property | 0 | 0 | 4 | 3 | 0 | 0 | 3 | 0 | 3 | 2 | 0 | 0 |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | , | 3 | 0 | 0 | 3 | 0 | 3 | 2 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SMF | 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 | ő | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | _ | | | _ | | _ | _ | _ | | | | |
| | IRB Total | | | | | | | | | | | | |

Credit Risk - IRB Approach
AIB Group plc

| | | | | | | | | IRB A | pproach | | | | | |
|---------|-------------|--|------------|------------------------|--------------------------------|------------|------------------------|----------------------|----------|------------------------|--------------------------------|------------|------------------------|---------------------|
| | | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | Original I | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustment |
| | | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | Value: | | Of which: defaulted | and provisio |
| | | inks and central governments | 83 | 0 | 83 | 0 | 0 | 0 | 84 | 0 | 84 | 0 | 0 | 0 |
| | Institution | | 1,150 | 0 | 1,148 | 221 | 0 | 0 | 1,326 | 0 | 1,326 | 96 | 0 | 0 |
| | Corporate | | 200 | 2 | 200 | 138 | 0 | 1 | 212 | 2 | 212 | 152 | 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 Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| GERMANY | | Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 | 1 | | 0 | 0 | 1 | 0 | 1 | 1 | 0 | 0 |
| | | Retail - Qualifying Revolving | 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: SMF | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Retail - Other Retail - Of Which: non-SME | ō | ō | ō | ō | ō | ō | ō | ō | 0 | 0 | ō | ō |
| | Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | IRB A | pproach | | | | | |
|--------|--|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|------------|------------------------|----------------------|
| | | | | As of 30 | /09/2019 | | | | | As of 31 | 1/12/2019 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk expor | sure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | Central banks and central governments | 29 | 0 | 29 | 0 | 0 | 0 | 30 | 0 | 30 | 0 | 0 | 0 |
| | Institutions | 1,226 | 0 | 1,223 | 204 | 0 | 0 | 1,217 | 0 | 1,215 | 217 | 0 | 0 |
| | Corporates | 124 | 0 | 124 | 100 | 0 | 1 | 128 | 0 | 126 | 102 | 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 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| CANADA | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CANADA | Retail - Secured on real estate property - Of Which: non-S | ME 1 | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| | 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 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | | 0 | | | 0 | 1 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 | J | J | J | J | J | 0 | · · |
| | IRB Total | _ | | | | | | | | | | | |
| | IND IUGI | | | | | | | | | | | | |

| | | | | | | | | IRB A | pproach | | | | | |
|-------|--|---|-------------------|------------------------|--------------------------------|-----------------|------------------------|-----------------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | Original I | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk expos | are amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | provisions | | Of which: defaulted | | | Of which: defaulted | and provisions |
| | Central ba Institution Corporate | | 860 158 261 | 0 | 860 155 249 | 29 20 233 | 0 | 0 | 887 64 274 | 0 0 | 887 60 270 | 30 29 256 | 0 | 0 |
| | | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 23 | 0 | 19 | 13 | 0 | 0 | 23 | 0 | 22 | 15 0 | 0 | 0 |
| | Retail | Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| SPAIN | | Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Retail - Other Retail 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 |
| | Equity Other non | credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

| | | | | | | | | IRB A | pproach | | | | | |
|--------------------------|------------|--|----------|------------------------|--------------------------------|------------|------------------------|----------------------|----------|------------------------|--------------------------------|------------|------------------------|----------------------|
| | | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value: | | Of which: defaulted | provisions | | Of which: defaulted | Value: | | Of which: defaulted | and provisions |
| | Central b | anks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutio | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporati | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Corporates - Of Which: SME | ő | o o | ő | ő | ő | ő | ő | ő | ő | 0 | ő | ő |
| | 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: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Country of Counterpart o | | Retail - Secured on real estate property - Of Which: non-SME | 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 | n credit-obligation assets | - 0 | 0 | 0 | U | 0 | 0 | 0 | 0 | 0 | U | 0 | U |
| | IRB Total | | | | | | | | | | | | | |
| | IRB Total | | | | re value is recosts | | | | | | | | | |

| | | | | | | | | IRB A | pproach | | | | | |
|--------------------------|------------|---|----------|------------------------|--------------------|------------|------------------------|----------------------|------------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original I | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | | nks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutio | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporate | | 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 |
| Country of Counterpart 9 | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| , | | Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | Retail - Qualifying Revolving Retail - Other Retail | 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 |
| | Equity | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | | credit-obligation assets | | Ů | Ů | _ | Ů | ů | | Ů | Ů | | Ů | - i |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | | IRB A | pproach | | | | | |
|---------------------------|------------|--|----------|------------------------|---------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|---------------------|
| | | | | | As of 30 | 09/2019 | | | | | As of 31 | /12/2019 | | |
| | | | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | 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 provision |
| | | anks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutio | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporati | Corporates - Of Which: Specialised Lending | 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 | corporated of financiant | o o | 0 | ő | ő | ő | ő | ő | ő | o o | ő | o o | ő |
| | | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| C | | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Country of Counterpart 10 | | Retail - Secured on real estate property - Of Which: non-SME | 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 | n credit-obligation assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | IRB Tota | | | | | | | | | | | | _ | _ |
| | IRB IULA | | 0 | | re value, is report | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | | AIB Group plc | | | | | | | |
|---|----------|------------------|--|--|--|--------------------------|---|---|----------------------|-------------------|------------------|---------------------|-----------------|----------------|----------------------------------|
| | | | | | | | | As of 31/12/2019 | | | | | | | |
| | | | | | | | Direc | ct exposures | | | | | | | |
| | | (mln EUR) | | | On balance si | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | | Off-halance sh | neet exposures | |
| | | | | | | | | | | | | | OII-Dalaince 3i | ieet exposules | |
| | | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | | |
| | | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Ma | turity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | |
| | | | | positions) | | | | | | | | | Nominal | Provisions | |
| | | | | | of which: Financial assets held for trading | designated at fair value | of which: Financial assets at fair value through other | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | | neid for clouding | through profit or loss | comprehensive income | amorasca cost | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y | [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [2Y - 3Y | 1 | | 27 | 27 0 | 0 | 0 | 27 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [3Y - 5Y | [| Austria | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [10Y - mo | re | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [3M - 1Y | [| | 27 15 0 | 27 15 0 | 0 | 0 | 27 15 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [2Y - 3Y [3Y - 5Y | r | Belgium | 69 57 | 69 57 | 0 | 0 | 69 57 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y | 1 | beigiani | 129 31 | 129 31 | 0 | 0 | 129 31 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - mo Total [0 - 3M | | | 301 | 301 | 0 | 0 | 301 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [0 - 3M [3M - 1Y [1Y - 2Y | 1 | | | | | | | | | | | | | | |
| f 2Y - 3Y f3Y - 5Y f5Y - 10Y | 1 | Bulgaria | | | | | | | | | | | | | |
| 27 - 37 3Y - 5Y 5Y - 10Y 10Y - mo Total | re | | | | | | | | | | | | | | |
| 「 0 - 3M 「 3M - 1Y 「 1Y - 2Y | r | | | | | | | | | | | | | | |
| 1 27 - 37 | r | Cyprus | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y [10Y - mo | re re | | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y | ı I | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 「 1Y - 2Y 「 2Y - 3Y 「3Y - 5Y | r | Czech Republic | 0 11 | 0 11 | 0 | 0 | 0 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y | 1 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - mo Total [0 - 3M [3M - 1Y | r | | 11 | 11 | 0 | 0 | 11 | 0 | 0 | ŏ | ŏ | Ŏ | ŏ | ŏ | 0 |
| [1Y - 2Y [2Y - 3Y | I r | | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y | r | Denmark | | | | | | | | | | | | | |
| [10Y - mo Total [0 - 3M | | | | | | | | | | | | | | | |
| 「3M - 1Y 「1Y - 2Y | ı ı | | | | | | | | | | | | | | |
| f 2Y - 3Y f3Y - 5Y | ŗ | Estonia | | | | | | | | | | | | | |
| | re | | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|--|---|---|---|--|---|-----------------|
| | | | | | | Dira | As of 31/12/2019 ct exposures | <u>' </u> | | | | | | |
| | | | | On balance si | heet | Dire | ct exposures | | Deriva | tives | | Off halar | nce sheet | |
| | (mln EUR) | | | Oil Dalaite Si | icet | | | | Deliva | Lives | | OII Dalai | ice sileet | |
| | | | | | | | | | | | | 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 heid 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 | | | | | | | | | | | | | |
| f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f 10Y - more | France | 0 123 65 0 27 19 0 | 0 123 65 0 27 19 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 123 65 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 - 3M [| Germany | 32 20 0 0 0 3 31 0 | 32 20 0 0 0 31 0 | 0 | 0 | 32 20 0 0 0 31 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total | Croatia | | | | | | | | | | | · | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| 10 - 3M | Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | 60 1,283 0 0 1,386 1,726 1,033 5,488 | 60 1,283 0 0 1,386 1,726 1,033 5,488 | 0 0 0 0 0 | 0 0 0 0 0 | 0 1,246 0 0 0 1,384 1,725 1,031 5,385 | 60 37 0 0 2 1 2 103 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 203 0 0 0 0 0 0 204 | 0 0 0 0 0 | 94 |
| [0 - 3M [| Italy | 0 0 0 331 189 0 0 | 0 0 0 331 189 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 331 189 0 0 | 0 | 0 0 0 0 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 [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---|------------------|--|--|--|--|--|---|--|--------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | Dira | As of 31/12/2019 | <u>' </u> | | | | | | |
| | | | | On balance sl | aget . | Dire | ct exposures | | Deriva | tives | | Off halar | nce sheet | - |
| | (mln EUR) | | | Oil Dalalice Si | leet | | | | Deliva | Lives | | OII Dalai | ice sileet | - |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | |
| | | | positions) | | of which: Financial assets | of which: Financial assets at | | | | | | Nominal | Provisions | |
| | | | | 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 [| | | | | | | | | | | | | | |
| [1Y - 2Y [| Lithuania | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Total To - 3M T 3M - 1Y T 1Y - 2Y T 2Y - 3Y | | | | | | | | | | | | | | |
| 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y | Luxembourg | | | | | | | | | | | | | |
| | <u> </u> | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [1Y - 2Y [| Malta | | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | | |
| [0 - 3M | | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 0 | 0 0 | 0 0 0 | 0 | 0 0 | 0 | |
| [2Y - 3Y [13Y - 5Y 15Y - 10Y | Netherlands | 0 34 0 | 0 34 0 | 0 0 0 | 0 0 0 | 0 34 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | |
| [10Y - more Total [0 - 3M [| | 0 34 | 0 34 | 0 0 | 0 0 | 0 34 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 |
| [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] | | 0 13 | 0 13 | 0 | 0 | 0 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [| Poland | 18 13 | 18 13 | 0 | 0 | 18 13 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [10Y - more Total [0 - 3M [[3M - 1Y] | | 44 | 44 | 0 | 0 | 44 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [| Portugal | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y [10Y - more | Poltagai | | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [| | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y | Romania | | | | | | | | | | | | | |
| [37 - 5Y 5Y - 10Y 10Y - more Total | | | | | | | | | | | | | | |
| [0 - 3M [| 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Slovakia | 0 0 0 | 0 0 | 0 0 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 8 8 | 0 8 8 | 0 0 | 0 | 0 8 8 | 0 0 | 0 | 0 0 0 | 0 0 | 0 | 0 0 | 0 0 | 0 |
| [0 - 3M [| | | | | | · · | | | | J | 0 | | | J |
| [1Y - 2Y [| Slovenia | | | | | | | | | | | | | |
| | 4 | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|----------------------------|--|--|-------------------------------|----------------------|---------------------|--------------------|---------------------|--------------------|--------------------|----------------------------------|
| | | | | | | Divo | As of 31/12/2019 | 1 | | | | | | |
| | | | | 0 | | Dire | ct exposures | | | A | | Off hala | | - |
| | (mln EUR) | | | On balance sl | neet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | T-1-1 | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short positions) | | | | | | | | | | | |
| | | | positionsy | of which: Financial assets | of which: Financial assets | of which: Financial assets at | or which: Financial assets at | | National assessment | Complete constant | | Nominal | Provisions | |
| | | | | held for trading | designated at fair value through profit or loss | fair value through other comprehensive income | amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | 0 53 106 | 0 53 106 | 0 0 | 0 | 0 53 106 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | |
| [2Y - 3Y [[3Y - 5Y] [5Y - 10Y] | Spain | 53 106 118 349 261 | 118 349 261 | 0 0 0 | 0 | 118 349 261 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | |
| [10Y - more | | 0 887 | 0 887 | 0 | 0 | 0 887 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 30 |
| [0 - 3M [| Sweden | | | | | | | | | | | | | |
| [3Y - 5Y [5Y - 10Y [10Y - more Total | Sweden | | | | | | | | | | | | | |
| [0 - 3M [| | 22 5 | 22 5 | 0 | 0 | 21 0 | 1 5 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| United Kingdom | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| 710Y - more | = | 0 0 | 0 0 27 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] | | • | • | · · | · | | • | • | | • | Š | | • | |
| [2Y - 3Y [13Y - 5Y | Iceland | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [3M - 1V [| | | | | | | | | | | | | | |
| [1Y - 2Y [| Liechtenstein | | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [[3M - 1Y] | | | | | | | | | | | | | | |
| 3M - 1Y 1Y - 2Y 2Y - 3Y | Norway | | | | | | | | | | | | | |
| 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Noiway | | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [[3M - 1Y [| | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] | Australia | | | | | | | | | | | | | |
| T3Y - 5Y | 1 | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1V [| | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Canada | 0 0 30 | 0 0 30 | 0 | 0 | 0 30 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Total | | 0 0 30 | 0 0 30 | 0 0 0 | 0 0 | 0 0 30 | 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 [13Y - 5Y [15Y - 10Y [| Hong Kong | | | | | | | | | | | | | |
| [10Y - more Total | 1 | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|---|--|--|--|--|---|---|-----------------------|---------------------------------|-----------------------|---|-----------------------|-----------------------|-----------------|
| | | | | | | | As of 31/12/2019 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | | | | Derivatives with pos | 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. | 3 4 0 0 0 7 7 610 | 3 4 0 0 0 7 610 623 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 7 610 617 | 3 4 0 0 0 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 0 0 | 26 |
| [0 - 3M [| China | | | | | | | | | | | | | |
| 0 - 3M | Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | 0 0 29 4 51 55 0 | 0 0 29 4 51 55 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 29 4 51 55 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 3 |
| Total Tota | Latin America and the Caribbean | 120 | 130 | ŭ | | 130 | Ü | Ü | J | J | y - | Ü | Ü | 3 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|---|-------------------|---|---|------------------|------------------|----------------------------------|
| | | | | | | | As of 31/12/2019 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sl | neet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | Derivatives with po | citiva fair value | Darivativas with | negative fair value | Off-balance s | heet exposures | |
| | | | | | | | | Denvatives with pos | suve lali value | Derivatives with | i negative ian value | | | Plate contains a |
| 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 | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] | Others | 0 0 87 0 50 | 0 0 87 0 50 | 0 0 0 | 0 0 0 0 | 0 0 87 0 50 | 0 0 0 0 0 0 | 0 | 0 0 0 0 | 0 | 0 | 0 0 0 0 | 0 0 0 0 | |
| [10Y - more Total | | 137 | 0 137 | 0 | 0 | 0 137 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definitions
Information 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 exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet). Intespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Boilze, Bolivas, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Guador, Gerada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahamas, Bah

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comons, Congo, Congo, The Democratic Republic Of The, Côte O'I Voire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritiu

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



Performing and non-performing exposures

| | As of 30/09/2019 | | | | | | As of 31/12/2019 | | | | | | | |
|--|-----------------------|--------------------------------------|--------------------------------------|-------|--------------------------------------|---|--|--------|---|--------------------------------------|------------------------|---|-----------------------|---|
| | Gross carrying amount | | | | accumulated | d impairment, d changes in fair o credit risk and Collaterals and financial | | | Gross carry | ying amount | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial |
| | | Of which performing but past due >30 | Of which non-performing ¹ | | On performing exposures ² | On non- performing exposures ³ | guarantees received on non- performing exposures | | Of which performing but past due >30 days and <=90 days | Of which non-performing ¹ | | On performing | On non- performing | guarantees received on non- performing |
| (min EUR) | | days and <=90 days | Of which: defaulted | | | | | | | Of which: defaulted | exposures ² | exposures ³ | exposures | |
| Debt securities (including at amortised cost and fair value) | 17,617 | 0 | 0 | 0 | 3 | 0 | 0 | 16,679 | 0 | 0 | 0 | 3 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 9,119 | 0 | 0 | 0 | 2 | 0 | 0 | 7,803 | 0 | 0 | 0 | 2 | 0 | 0 |
| Credit institutions | 7,008 | 0 | 0 | 0 | 1 | 0 | 0 | 7,262 | 0 | 0 | 0 | 1 | 0 | 0 |
| Other financial corporations | 1,040 | 0 | 0 | 0 | 0 | 0 | 0 | 1,100 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 450 | 0 | 0 | 0 | 0 | 0 | 0 | 515 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 72,963 | 144 | 4,563 | 4,563 | 373 | 1,214 | 2,853 | 75,026 | 126 | 3,362 | 3,362 | 340 | 898 | 2,163 |
| Central banks | 9,139 | 0 | 0 | 0 | 0 | 0 | 0 | 11,790 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 53 | 0 | 0 | 0 | 1 | 0 | 0 | 27 | 0 | 0 | 0 | 1 | 0 | 0 |
| Credit institutions | 1,065 | 0 | 0 | 0 | 0 | 0 | 0 | 1,008 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 645 | 0 | 5 | 5 | 3 | 2 | 1 | 774 | 0 | 4 | 4 | 4 | 2 | 1 |
| Non-financial corporations | 26,666 | 38 | 1,517 | 1,517 | 229 | 470 | 697 | 26,293 | 22 | 779 | 779 | 205 | 258 | 331 |
| of which: small and medium-sized enterprises at amortised cost | 11,769 | 23 | 841 | 841 | 156 | 258 | 426 | 11,366 | 19 | 487 | 487 | 128 | 168 | 225 |
| Households | 35,395 | 105 | 3,041 | 3,041 | 140 | 742 | 2,156 | 35,134 | 104 | 2,580 | 2,580 | 130 | 639 | 1,832 |
| DEBT INSTRUMENTS other than HFT | 90,580 | 144 | 4,563 | 4,563 | 376 | 1,214 | 2,853 | 91,705 | 126 | 3,362 | 3,362 | 343 | 898 | 2,163 |
| OFF-BALANCE SHEET EXPOSURES | 12,169 | | 155 | 155 | 23 | 21 | 0 | 12,250 | | 162 | 162 | 23 | 19 | 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)

⁽D) 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)

⁽⁹⁾ For the on-belance special immediates a special immediate special immediates and immediate in a consideration of the consideratio



Forborne exposures

| | | | As of 30/09/2019 |) | As of 31/12/2019 | | | | | |
|---|--|--|--|---|--|-------|--|--|---|--|
| | 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 |
| (mln 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) | 4,414 | 3,199 | 816 | 746 | 3,070 | 3,463 | 2,287 | 628 | 563 | 2,469 |
| 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 | 2 | 1 | 1 | 1 | 1 |
| Non-financial corporations | 1,195 | 835 | 239 | 196 | 579 | 697 | 301 | 123 | 84 | 316 |
| of which: small and medium-sized enterprises at amortised cost | 761 | 443 | 144 | 107 | 389 | 494 | 207 | 86 | 54 | 248 |
| Households | 3,216 | 2,363 | 576 | 549 | 2,491 | 2,764 | 1,985 | 504 | 478 | 2,152 |
| DEBT INSTRUMENTS other than HFT | 4,414 | 3,199 | 816 | 746 | 3,070 | 3,463 | 2,287 | 628 | 563 | 2,469 |
| Loan commitments given | 48 | 31 | 0 | 0 | 0 | 45 | 27 | 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 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.



Spring 2020 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading AIB Group plc

| ı | | | As of 30/09/201 | L9 | | As of 30/12/2019 | | | | | | |
|--|-----------------------|------------------------------|--|--|---|------------------|------------------------------|--|--|---|--|--|
| | Gross carrying amount | | | | Accumulated | Gross carryi | ng amount | | | Accumulated | | |
| (min EUR) | | Of which: non- performing | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | Of which: non- performing | Of which loans and advances subject to impairment | Accumulated impairment ¹ | negative changes in fair value due to credit risk on non-performing exposures ¹ | | |
| A Agriculture, forestry and fishing | 1,810 | 118 | 1,810 | 59 | 0 | 1,726 | 78 | 1,726 | 39 | 0 | | |
| B Mining and guarrying | 61 | 9 | 61 | 6 | 0 | 52 | 4 | 52 | 2 | 0 | | |
| C Manufacturing | 3,172 | 75 | 3,172 | 39 | 0 | 3,146 | 55 | 3,146 | 41 | 0 | | |
| D Electricity, gas, steam and air conditioning supply | 1,089 | 0 | 1,089 | 6 | 0 | 1,294 | 0 | 1,294 | 4 | 0 | | |
| E Water supply | 270 | 0 | 270 | 2 | 0 | 166 | 3 | 166 | 2 | 0 | | |
| F Construction | 1,199 | 107 | 1,199 | 81 | 0 | 1,119 | 72 | 1,119 | 48 | 0 | | |
| G Wholesale and retail trade | 2,093 | 153 | 2,093 | 82 | 0 | 2,016 | 122 | 2,016 | 61 | 0 | | |
| H Transport and storage | 1,121 | 20 | 1,121 | 17 | 0 | 1,170 | 30 | 1,170 | 12 | 0 | | |
| I Accommodation and food service activities | 3,327 | 122 | 3,326 | 90 | 0 | 3,285 | 59 | 3,285 | 63 | 0 | | |
| J Information and communication | 1,092 | 6 | 1,092 | 7 | 0 | 1,102 | 6 | 1,102 | 8 | 0 | | |
| K Financial and insurance activities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| L Real estate activities | 6,365 | 784 | 6,239 | 240 | 0 | 6,100 | 275 | 6,023 | 126 | 0 | | |
| M Professional, scientific and technical activities | 581 | 41 | 581 | 18 | 0 | 672 | 27 | 672 | 15 | 0 | | |
| N Administrative and support service activities | 599 | 23 | 599 | 17 | 0 | 584 | 10 | 584 | 12 | 0 | | |
| O Public administration and defence, compulsory social security | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| P Education | 441 | 7 | 441 | 2 | 0 | 416 | 6 | 416 | 1 | 0 | | |
| Q Human health services and social work activities | 1,788 | 31 | 1,788 | 16 | 0 | 1,742 | 14 | 1,742 | 12 | 0 | | |
| R Arts, entertainment and recreation | 564 | 5 | 564 | 5 | 0 | 628 | 3 | 628 | 4 | 0 | | |
| S Other services | 1,094 | 16 | 1,094 | 12 | 0 | 1,074 | 15 | 1,074 | 13 | 0 | | |
| Loans and advances | 26,666 | 1,517 | 26,538 | 699 | 0 | 26,293 | 779 | 26,217 | 463 | 0 | | |

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), 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.