



# COUNTRY-BY-COUNTRY DISCLOSURES 2013

AIB Group  
31 December 2013

### **Basis of disclosures**

Allied Irish Banks, p.l.c. (“AIB” or the “Parent Company”) and its subsidiaries (collectively “AIB Group” or “Group”) prepares consolidated financial statements (“consolidated accounts”) under International Financial Reporting Standards (“IFRS”).

Allied Irish Banks, p.l.c. is a credit institution authorised by the Central Bank of Ireland. Both the Parent Company and the Group are required to file regulatory returns with the Central Bank for the purpose of assessing, *inter alia*, their capital adequacy and their balance sheets. All subsidiaries are consolidated for both financial statement presentation and regulatory reporting and accordingly for AIB Group, the regulatory returns and financial statements are similar other than presentation.

The disclosures contained in this report have been prepared for Allied Irish Banks, p.l.c. and its subsidiaries on a Group consolidated basis as at 31 December 2013. These disclosures have been prepared to comply with Article 89 of Directive 2013/36/EU of the European Parliament (“CRDIV”) which sets out the following disclosure requirements for 31 December 2013 with respect to ‘Country-by-Country Reporting’:

From 1 July 2014, Member States shall require each institution to disclose annually, specifying, by Member State and by third country in which it has an establishment, the following information on a consolidated basis for the financial year:

(a) name(s), nature of activities and geographical location;

This information is provided, based on locations of operations of the significant subsidiaries of the Group.

(b) turnover;

Turnover is reported on a consolidated basis for each country

(c) number of employees on a full time equivalent basis

The number of employees on a full time equivalent basis is reported as an average number of employees for 2013, analysed as to geography.

### **Country-by-country reporting**

	<b>For the year ended 31 December 2013</b>	
	<b>Turnover*</b>	<b>Average FTEs</b>
	<b>€m</b>	
Republic of Ireland	<b>1,500</b>	<b>10,559</b>
United Kingdom	<b>222</b>	<b>2,034</b>
North America	<b>(12)</b>	<b>55</b>
<b>Net Operating income</b>	<b>1,710</b>	<b>12,648</b>

\* Turnover consists of net interest income and other income/loss (e.g. dividend income, net fee and commission income, net trading income, other financial income, other operating income and loss on disposal of loans and receivables).

In deriving ‘turnover’ by country, intercompany turnover arising within a country is eliminated but intercompany turnover between countries is reported in the above turnover by geography.

The group's principal subsidiaries and country of operation are as follows:

Country	Principal subsidiary or branch	Nature of activities <sup>1</sup>
Republic of Ireland ("ROI")	Allied Irish Banks, p.l.c.	The parent company of the majority of the subsidiaries within the Group. It's activities include banking and financial services.
ROI	AIB Mortgage Bank	Issue of mortgage covered securities
ROI	EBS Limited	Mortgages and savings
UK	AIB Group (UK) p.l.c.	Banking and financial services
North America	See note (i)	Banking and financial services

Note (i) – There are no principal subsidiaries operated in North America. The turnover is derived from the operations of smaller branches and entities of the Parent Company in North America. The loss of €12m is not considered material in the context of the requirement to disclose country-by-country information.

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<sup>1</sup> For further details of the activities of the principal subsidiaries of the Group, see note L to the Allied Irish Banks, p.l.c. Financial Statements in the 2013 Annual Financial Report.