



2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

AIB Group plc

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,872	1,740	1,686	1,612	1,630	1,551	1,444
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-30	-25	-25	-25	-51	-25	-25
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,420	69	-332	-279	-836	-839	-791
4	Profit or (-) loss for the year	-739	305	-72	-91	-965	-927	-973
5	Coverage ratio: non-performing exposure (%)	31.71%	30.90%	29.43%	28.63%	37.27%	35.89%	35.05%
6	Common Equity Tier 1 capital	10,046	9,229	8,632	7,961	8,251	6,806	5,264
7	Total Risk exposure amount (all transitional adjustments included)	53,036	53,989	54,161	54,319	54,286	54,657	54,909
8	Common Equity Tier 1 ratio, %	18.94%	17.09%	15.94%	14.66%	15.20%	12.45%	9.59%
9	Fully loaded Common Equity Tier 1 ratio, %	15.56%	15.27%	14.78%	14.16%	12.84%	10.86%	8.80%
10	Tier 1 capital	11,162	10,345	9,747	9,076	9,367	7,922	6,379
11	Total leverage ratio exposures	113,344	113,344	113,344	113,344	113,344	113,344	113,344
12	Leverage ratio, %	9.85%	9.13%	8.60%	8.01%	8.26%	6.99%	5.63%
13	Fully loaded leverage ratio, %	8.35%	8.39%	8.19%	7.91%	7.22%	6.31%	5.33%
Memorandum items								
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	Yes

2021 EU-wide Stress Test: Credit risk IRB
AIB Group plc

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
1	Central banks	0	0	6,217	0	0	0	0	0	6,060	0	0	0	0	0	0	0
2	Central governments	0	0	3,012	0	0	0	0	0	25	6	0	0	0	0	0	0.00%
3	Institutions	0	0	14,433	0	0	0	0	2,024	0	393	0	0	0	0	0	0
4	Corporates	0	0	12,587	539	0	0	14,017	0	8,106	3,792	539	68	457	155	28.68%	
5	Corporates - Of Which: Specialised Lending	0	0	1,210	0	0	0	899	0	1,051	9	0	2	0	0	0	0
6	Corporates - Of Which: SME	0	0	2,631	359	0	0	3,256	0	1,375	1,254	359	37	151	90	25.09%	
7	Retail	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%	
8	Retail - Secured on real estate property	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%	
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Retail - Secured on real estate property - Of Which: non-SME	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18	IRB TOTAL	17,534	1,058	36,349	539	4,983	750	16,088	0	30,928	4,988	1,598	89	489	470	29.41%	

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
19	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
20	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21	Institutions	0	0	448	0	0	0	34	0	20	0	0	0	0	0	0	0
22	Corporates	0	0	7,531	480	0	0	8,227	0	4,442	2,881	480	44	314	143	29.79%	
23	Corporates - Of Which: Specialised Lending	0	0	771	0	0	0	588	0	715	9	0	1	0	0	0	0
24	Corporates - Of Which: SME	0	0	2,621	359	0	0	3,245	0	1,373	1,248	359	37	150	90	25.09%	
25	Retail	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%	
26	Retail - Secured on real estate property	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%	
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28	Retail - Secured on real estate property - Of Which: non-SME	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%	
29	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	IRB TOTAL	17,519	1,051	7,979	480	4,975	744	8,261	0	20,794	4,068	1,531	64	346	456	29.81%	

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
37	Central banks	0	0	5,900	0	0	0	0	0	5,900	0	0	0	0	0	0	0
38	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	Institutions	0	0	4,842	0	0	0	560	0	229	0	0	0	0	0	0	0
40	Corporates	0	0	704	42	0	0	661	0	393	158	42	2	13	10	22.97%	
41	Corporates - Of Which: Specialised Lending	0	0	241	0	0	0	162	0	201	1	0	0	0	0	0	0
42	Corporates - Of Which: SME	0	0	11	0	0	0	14	0	2	8	0	0	1	0	0	0
43	Retail	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%	
44	Retail - Secured on real estate property	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%	
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Retail - Secured on real estate property - Of Which: non-SME	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%	
47	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
48	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
51	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
52	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54	IRB TOTAL	8	5	11,446	42	5	4	1,221	0	6,528	160	47	2	13	11	23.51%	

Row/ sum	(min EUR, %)	Actual 31/12/2020															
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
		A-IRB		F-IRB		A-IRB		F-IRB									
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted								
55	Central banks	0	0	191	0	0	0	0	0	154	0	0	0	0	0	0	0
56	Central governments	0	0	256	0	0	0	0	0	0	0	0	0	0	0	0	0
57	Institutions	0	0	355	0	0	0	66	0	58	0	0	0	0	0	0	0
58	Corporates	0	0	2,237	5	0	0	2,754	0	1,750	413	5	14	41	1	15.12%	
59	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
60	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
61	Retail	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	3.28%
62	Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	3.28%
63	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	0	3.28%
65	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
66	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
67	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
68	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
69	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
70	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
71	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
72	IRB TOTAL	2	0	3,039	5	0	0	2,819	0	1,963	413	5	14	41	1	14.53%	

2021 EU-wide Stress Test: Credit risk IRB
AIB Group plc

RowNum	Entity	Baseline Scenario																					
		31/12/2021				31/12/2022				31/12/2023													
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
(min EUR, %)																							
1	Central banks	6,055	2	3	1	0	1	40.00%	6,050	4	6	1	0	2	40.00%	6,045	5	9	1	0	4	40.00%	
2	Central governments	25	6	0	0	0	0	1.51%	25	6	0	0	0	0	2.77%	25	6	0	0	0	0	0	3.95%
3	Institutions	392	1	0	0	0	0	14.41%	391	1	1	0	0	0	11.84%	390	1	2	0	0	0	0	11.31%
4	Corporates	8,524	3,031	883	28	149	264	29.86%	8,528	2,724	1,185	22	123	355	29.97%	8,512	2,502	1,424	23	107	430	30.22%	
5	Corporates - Of Which: Specialised Lending	1,058	3	0	0	0	0	21.65%	1,058	2	0	0	0	0	21.63%	1,057	3	0	0	0	0	0	21.61%
6	Corporates - Of Which: SME	1,566	861	573	19	40	151	26.30%	1,623	632	725	14	23	193	26.41%	1,721	459	819	15	16	217	26.53%	
7	Retail	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%	
8	Retail - Secured on real estate property	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%	
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
10	Retail - Secured on real estate property - Of Which: non-SME	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%	
11	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
12	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
14	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
15	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
16	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-	
17	Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-	
18	IRB TOTAL	29,950	5,454	2,109	37	170	597	28.31%	29,592	5,309	2,613	30	147	711	27.19%	29,580	4,908	3,025	31	128	804	26.59%	

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21	Institutions	19	0	0	0	0	0	1.96%	18	1	1	0	0	0	1.91%	19	1	1	0	0	0	1.93%
22	Corporates	4,919	2,117	767	24	87	227	29.56%	5,052	1,752	1,000	19	60	292	29.22%	5,157	1,479	1,167	19	50	340	29.13%
23	Corporates - Of Which: Specialised Lending	721	2	0	0	0	0	21.65%	722	2	0	0	0	0	21.63%	721	2	0	0	0	0	21.61%
24	Corporates - Of Which: SME	1,550	858	571	19	40	150	26.27%	1,625	630	724	14	22	191	26.37%	1,713	449	817	15	16	216	26.48%
25	Retail	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
26	Retail - Secured on real estate property	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28	Retail - Secured on real estate property - Of Which: non-SME	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35	Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-
36	IRB TOTAL	19,882	4,529	1,981	32	108	557	28.10%	19,658	4,322	2,412	25	84	643	26.65%	19,773	3,871	2,749	26	71	708	25.76%

RowNum	Entity	Baseline Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
(min EUR, %)																						
37	Central banks	5,895	2	3	1	0	1	40.00%	5,891	4	6	1	0	2	40.00%	5,886	5	9	1	0	4	40.00%
38	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39	Institutions	229	0	0	0	0	0	40.00%	229	0	0	0	0	0	40.00%	228	0	0	0	0	0	40.00%
40	Corporates	481	62	49	0	5	13	25.54%	505	31	57	0	3	15	27.00%	513	18	62	0	2	17	27.73%
41	Corporates - Of Which: Specialised Lending	202	0	0	0	0	0	21.65%	202	0	0	0	0	0	21.63%	201	1	0	0	0	0	21.61%
42	Corporates - Of Which: SME	6	4	1	0	0	0	45.78%	8	2	2	0	0	1	46.42%	8	1	2	0	0	1	46.81%
43	Retail	6	2	5	0	1	1	27.02%	5	2	6	0	0	2	25.11%	5	2	6	0	0	2	25.43%
44	Retail - Secured on real estate property	6	2	5	0	1	1	27.02%	5	2	6	0	0	2	25.11%	5	2	6	0	0	2	25.43%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46	Retail - Secured on real estate property - Of Which: non-SME	6	2	5	0	1	1	27.02%	5	2	6	0	0	2	25.11%	5	2	6	0	0	2	25.43%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
53	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54	IRB TOTAL	6,611	66	58	1	5	15	26.44%	6,629	37	68	1	3	19	28.09%	6,633	25	77	1	2	22	29.02%

RowNum	Entity	Baseline Scenario															
		31/12/2021				31/12/2022				31/12/2023							
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		

2021 EU-wide Stress Test: Credit risk IRB
AIB Group plc

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
1	Central banks	6,053	2	5	2	0	2	40.00%	6,045	4	11	2	0	4	40.00%	6,037	5	17	2	0	7	40.00%
2	Central governments	25	6	0	0	0	0	1.51%	25	6	0	0	0	2.77%	25	6	0	0	0	0	0	3.95%
3	Institutions	392	1	1	0	0	0	17.99%	390	1	2	0	0	13.26%	388	2	3	0	0	0	0	11.14%
4	Corporates	8,269	3,180	989	53	273	331	33.44%	7,878	3,010	1,550	70	228	530	34.21%	7,241	3,005	2,191	56	260	765	34.91%
5	Corporates - Of Which: Specialised Lending	1,058	3	0	0	0	0	21.65%	1,058	2	0	0	0	21.65%	1,051	0	1	0	1	0	0	21.66%
6	Corporates - Of Which: SME	1,515	883	593	31	66	175	29.56%	1,465	715	810	28	45	244	23.61%	1,403	598	988	24	34	294	29.74%
7	Retail	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
8	Retail - Secured on real estate property	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
9	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10	Retail - Secured on real estate property - Of Which: non-SME	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
11	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
16	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
17	Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	3	4	0	0	0	0	0	-
18	IRB TOTAL	29,309	5,931	2,273	77	329	685	30.11%	27,758	6,606	3,150	94	374	943	29.92%	26,233	7,118	4,162	77	459	1,247	29.96%

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
19	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21	Institutions	19	0	0	0	0	0	2.44%	18	1	1	0	0	2.34%	16	2	2	0	0	0	0	2.39%
22	Corporates	4,855	2,157	791	39	160	259	32.70%	4,770	1,922	1,111	42	142	364	32.76%	4,473	1,891	1,439	36	133	477	33.18%
23	Corporates - Of Which: Specialised Lending	721	2	0	0	0	0	21.65%	722	2	0	0	0	21.63%	717	6	1	0	1	0	0	21.65%
24	Corporates - Of Which: SME	1,509	879	591	30	65	174	29.52%	1,459	713	808	28	44	239	25.55%	1,397	597	986	24	34	292	29.68%
25	Retail	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
26	Retail - Secured on real estate property	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
27	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28	Retail - Secured on real estate property - Of Which: non-SME	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
29	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
32	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
33	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
34	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
35	Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	3	4	0	0	0	0	0	-
36	IRB TOTAL	19,435	4,896	2,061	61	216	608	29.50%	18,198	5,503	2,691	64	288	770	28.60%	17,022	5,988	3,383	54	332	950	28.09%

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
37	Central banks	5,893	2	5	2	0	2	40.00%	5,886	4	11	2	0	4	40.00%	5,878	5	17	2	0	7	40.00%
38	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39	Institutions	229	0	0	0	0	0	40.00%	228	0	0	0	0	40.00%	228	0	1	0	0	0	0	40.00%
40	Corporates	475	67	50	0	12	13	26.31%	488	40	65	3	9	19	29.75%	450	52	92	2	14	30	32.57%
41	Corporates - Of Which: Specialised Lending	202	0	0	0	0	0	21.65%	202	0	0	0	0	21.62%	200	2	0	0	0	0	0	21.66%
42	Corporates - Of Which: SME	6	4	1	0	1	1	50.73%	7	2	2	0	0	1	51.68%	7	1	3	0	0	1	52.47%
43	Retail	5	2	5	0	2	2	29.05%	5	2	6	0	2	2	28.08%	4	2	6	0	2	2	27.18%
44	Retail - Secured on real estate property	5	2	5	0	2	2	29.05%	5	2	6	0	2	2	28.08%	4	2	6	0	2	2	27.18%
45	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46	Retail - Secured on real estate property - Of Which: non-SME	5	2	5	0	2	2	29.05%	5	2	6	0	2	2	28.08%	4	2	6	0	2	2	27.18%
47	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48	Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
49	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52	Securitisation	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
53	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
54	IRB TOTAL	6,603	71	61	3	12	17	27.75%	6,607	46	82	5	10	26	31.05%	6,560	59	115	4	14	38	33.40%

RowNum	um	(min EUR, %)	Adverse Scenario																			
			31/12/2021				31/12/2022				31/12/2023											
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
55	Central banks	154	0	0	0	0	0	40.00%	154	0	0	0	0	40.00%	154	0	0	0	0	0	0	40.00



2021 EU-wide Stress Test: Credit risk STA
AIB Group plc

RowNum	Entity	31/12/2021												31/12/2022				31/12/2023				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mn EUR, %)																				
1	Central banks	19,234	6	15	6	0	6	40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
2	Central governments	630	43	15	1	2	3	23.56%	619	46	23	1	1	5	23.48%	617	42	29	1	1	7	23.51%
3	Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
4	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8	Corporates	5,403	1,381	587	30	26	154	26.28%	5,060	1,510	800	21	25	207	25.93%	5,056	1,353	961	21	21	249	25.87%
9	of which: SME	2,759	878	358	18	19	89	24.86%	2,582	914	499	13	18	123	24.72%	2,573	815	607	13	15	150	24.78%
10	Retail	3,817	723	732	39	67	422	57.57%	3,609	731	933	30	64	509	54.57%	3,504	665	1,103	31	57	584	52.99%
11	of which: SME	1,073	199	183	9	13	99	54.25%	1,020	198	237	7	12	118	49.80%	997	177	282	7	11	124	47.53%
12	Secured by mortgages on immovable property	13,740	2,066	2,261	39	79	694	25.58%	13,300	1,832	2,934	39	74	688	23.80%	13,861	1,728	3,458	37	65	788	22.78%
13	of which: SME	1,908	729	642	16	15	84	13.11%	1,852	816	18	14	110	13.45%	1,767	532	980	17	14	138	14.05%	
14	Items associated with particularly high risk	637	161	126	4	23	51	40.47%	615	126	182	6	16	69	37.79%	580	106	238	6	12	87	36.38%
15	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20	Other exposures	34	4	1	0	0	0	15.92%	32	5	2	0	0	0	15.72%	31	5	3	0	0	1	15.62%
21	Standardised Total	43,501	4,384	3,838	119	196	1,241	32.33%	42,454	4,362	4,906	105	181	1,502	30.61%	41,967	3,917	5,838	102	156	1,733	29.69%

RowNum	Entity	31/12/2021												31/12/2022				31/12/2023				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mn EUR, %)																				
22	Central banks	19,234	6	15	6	0	6	40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
23	Central governments	630	43	15	1	2	3	23.56%	619	46	23	1	1	5	23.48%	617	42	29	1	1	7	23.51%
24	Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
25	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29	Corporates	1,227	240	181	9	9	61	33.61%	1,231	171	247	7	8	80	32.58%	1,220	129	300	7	6	97	32.31%
30	of which: SME	700	159	133	6	7	37	27.49%	696	112	184	5	6	51	28.03%	686	82	224	5	5	64	28.54%
31	Retail	3,628	661	694	38	64	398	57.28%	3,431	668	884	31	62	482	54.52%	3,329	609	1,046	30	55	555	53.07%
32	of which: SME	1,059	192	179	9	12	97	54.07%	1,007	190	233	7	12	115	49.73%	984	171	276	7	11	131	47.53%
33	Secured by mortgages on immovable property	11,860	1,760	1,941	33	72	528	22.19%	10,758	1,573	2,433	34	66	612	25.16%	10,479	1,396	2,886	33	58	692	23.97%
34	of which: SME	1,280	587	427	14	12	53	12.31%	1,247	472	575	16	12	74	12.91%	1,158	416	720	15	11	99	13.75%
35	Items associated with particularly high risk	528	107	93	3	21	41	43.88%	511	78	139	5	14	57	40.73%	476	64	188	5	10	73	38.72%
36	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41	Other exposures	31	4	1	0	0	0	15.86%	29	5	2	0	0	0	15.65%	28	5	3	0	0	1	15.55%
42	Standardised Total	36,927	2,779	2,927	89	166	1,034	35.32%	35,489	2,507	3,737	83	150	1,244	33.29%	35,043	2,220	4,470	81	130	1,436	32.12%

RowNum	Entity	31/12/2021												31/12/2022				31/12/2023				
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mn EUR, %)																				
43	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44	Central governments	278	40	14	1	1	3	23.57%	265	42	23	0	1	5	23.20%	263	39	28	0	1	7	23.21%
45	Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46	Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49	Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50	Corporates	3,950	1,110	404	21	16	93	22.99%	3,610	1,306	548	14	17	126	22.94%	3,615	1,195	654	14	14	150	22.93%
51	of which: SME	2,040	707	224	11	12	52	23.29%	1,887	790	314	7	12	71	22.79%	1,868	723	380	7	10	86	22.58%
52	Retail	181	60	35	1	2	21	61.50%	171	60	45	0	2	24	54.00%	168	54	53	1	2	26	49.93%
53	of which: SME	14	7	4	0	0	0	63.51%	13	6	5	0	3	3	53.27%	12	6	6	0	3	6	47.92%
54	Secured by mortgages on immovable property	2,434	279	233	5	6	56	23.97%	2,301	338	308	3	3	65	20.98%	2,265	311	370	3	6	72	19.47%
55	of which: SME	582	126	55	2	3	18	32.41%	556	129	78	1	3	21	27.13%	559	108	96	1	2	24	25.16%
56	Items associated with particularly high risk	109	54	33	1	2	10	30.79%	104	49	43	1	1	12	28.29%	104	42	50	1	1	14	22.62%
57	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60	Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61	Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
62	Other exposures	3	0	0	0	0	0	22.32%	3	0	0	0	0	0	22.32%	3	0	0	0	0	0	22.39%
63	Standardised Total	6,953	1,542	719	29	28	184	25.55%	6,454	1,795	966	19	29	232	24.00%	6,419	1,641	1,154	19	24	269	23.26%

RowNum	Entity	31/12/2021											
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2021 EU-wide Stress Test: Credit risk STA
AIB Group plc

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1			19,225	6	25	11	0	10	40.00%	19,192	12	52	11	0	21	40.00%	19,159	17	79	10	0	32	40.00%
2			624	47	18	2	6	7	39.79%	604	52	33	1	5	13	39.29%	596	48	44	1	4	17	39.09%
3			5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
4			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8			5,170	1,564	634	88	89	246	37.79%	4,295	2,035	1,041	59	114	390	37.43%	3,988	1,993	1,390	48	113	517	37.18%
9			2,625	983	387	49	65	139	35.75%	2,162	1,180	652	33	79	231	35.44%	1,985	1,128	882	27	75	311	35.23%
10			3,788	743	742	52	87	444	60.09%	3,479	807	967	45	95	559	56.63%	3,271	780	1,222	40	91	668	54.65%
11			1,066	204	185	12	17	103	55.85%	886	218	251	10	19	127	50.78%	936	206	213	18	18	150	48.04%
12			13,607	2,147	2,412	93	168	869	36.02%	12,757	2,210	3,200	88	171	1,083	33.83%	12,099	2,119	3,540	74	149	1,283	32.48%
13			1,851	764	664	44	44	189	28.46%	1,631	719	930	39	46	264	28.35%	1,471	646	1,163	32	40	334	28.71%
14			626	164	133	11	36	69	51.93%	572	136	216	14	25	108	49.76%	512	117	294	11	21	143	48.48%
15			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19			34	4	1	0	0	0	21.72%	30	6	3	0	0	1	21.47%	28	7	5	0	0	1	21.31%
20			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21			43,080	4,677	3,965	257	386	1,641	41.38%	40,933	5,257	5,533	218	413	2,173	39.28%	39,658	5,081	6,983	184	378	2,660	38.09%

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22			19,225	6	25	11	0	10	40.00%	19,192	12	52	11	0	21	40.00%	19,159	17	79	10	0	32	40.00%
23			315	1	0	0	0	0	40.00%	315	1	1	0	0	1	40.00%	314	1	1	0	0	1	40.00%
24			5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
25			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29			1,218	245	186	13	14	76	40.92%	1,186	189	273	12	14	104	38.04%	1,130	159	360	11	13	131	36.41%
30			693	162	137	10	11	46	33.55%	662	125	205	9	10	67	32.80%	620	100	272	8	9	88	32.33%
31			3,603	677	703	49	82	416	59.19%	3,312	737	934	40	90	523	55.97%	3,107	717	1,159	38	87	627	54.10%
32			1,052	197	182	11	17	101	55.49%	974	245	245	10	19	124	50.51%	924	200	307	18	18	147	49.81%
33			10,982	1,803	1,976	74	142	713	36.11%	10,407	1,786	2,617	72	135	894	34.14%	9,926	1,626	3,208	61	112	1,057	32.95%
34			1,250	603	440	38	31	116	26.34%	1,115	328	651	35	32	178	27.28%	1,005	459	829	28	27	235	28.36%
35			524	107	97	8	30	54	55.39%	485	81	162	12	20	86	52.99%	434	69	225	9	16	115	51.13%
36			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
41			31	4	1	0	0	0	21.51%	27	6	3	0	0	1	21.20%	25	6	5	0	0	1	21.05%
42			35,902	2,843	2,988	156	269	1,270	42.50%	34,930	2,762	4,042	150	259	1,628	40.27%	34,100	2,596	5,038	129	227	1,963	38.97%

RowNum	um	(mn EUR, %)	Adverse Scenario																				
			31/12/2021				31/12/2022				31/12/2023				31/12/2024				31/12/2025				
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44			270	43	17	2	6	2	40.28%	250	48	43	1	5	13	39.53%	242	44	43	1	4	17	39.23%
45			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49			0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50			3,733	1,287	444	74	74	162	36.45%	2,908	1,798	757	45	100	281	37.17%	2,665	1,786	1,013	36	98	379	37.40%
51			1,915	807	249	39	54	92	36.94%	1,487	1,041	443	24	68	162	36.64%	1,353	1,015	603	19	65	220	36.50%
52			176	63	36	3	5	27	73.54%	160	67	49	2	3	33	67.58%	157	60	58	2	4	37	63.89%
53			13	7	4	0	0	3	73.29%	12	7	9	0	0	3	63.57%	12	6	6	0	0	4	59.27%
54			2,381	317	249	16	21	99	39.97%	2,116	447	383	13	31	129	33.51%	1,953	466	527	11	32	159	30.24%
55			56	63	9	5	9	28	44.67%	471	179	39	4	11	39	34.6							

2021 EU-wide Stress Test: Credit risk STA
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RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
86	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
87	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
88	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
89	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
90	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
91	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
92	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
93	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
94	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
95	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
96	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
97	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
98	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
99	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
100	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
101	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
102	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
103	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
104	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
105	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
107	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
108	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
109	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
110	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
111	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
112	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
113	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
114	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
115	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
116	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
118	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
119	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
120	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
123	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
124	Securitisation	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
125	Other exposures	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
126	Standardised Total	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%

RowNum	Description	Adverse Scenario																				
		31/12/2021				31/12/2022				31/12/2023												
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	Central banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
128	Central governments	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
129	Regional governments or local authorities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
130	Public sector entities	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
131	Multilateral Development Banks	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
132	International Organisations	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
133	Institutions	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
134	Corporates	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
135	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
136	Retail	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
137	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
138	Secured by mortgages on immovable property	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
139	of which: SME	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
140	Items associated with particularly high risk	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
141	Covered bonds	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
142	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
143	Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
144	Equity	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%
145	Securitisation	0	0	0	0	0	0.00%	0	0	0												

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Row Num	(min EUR, %)		Maratona - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
1		Central banks																						
2		Central governments																						
3		Regional governments or local authorities																						
4		Public sector entities																						
5		Multilateral Development Banks																						
6		International Organisations																						
7		Institutions																						
8		Corporates																						
9		of which: SME																						
10		Retail	722	415	168	17	37	61	36.25%	555	476	274	11	40	99	36.15%	499	447	359	8	37	131	36.47%	
11		Secured by mortgages on immovable property																						
12		of which: non-SME																						
13		Items associated with particularly high risk																						
14		Covered bonds																						
15		Claims on institutions and corporates with a ST credit assessment																						
16		Collective investments undertakings (CIU)																						
17		Equity																						
18		Securitisation																						
19		Other exposures																						
20		Standardised Total	2,897	1,131	988	38	109	318	32.21%	2,498	1,091	1,336	30	104	434	32.45%	2,309	986	1,636	25	88	335	32.71%	

Row Num	(min EUR, %)		Maratona - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
21		Central banks																						
22		Central governments																						
23		Regional governments or local authorities																						
24		Public sector entities																						
25		Multilateral Development Banks																						
26		International Organisations																						
27		Institutions																						
28		Corporates																						
29		of which: SME																						
30		Retail	36	19	14	1	4	6	38.66%	35	13	22	1	2	8	37.37%	32	10	28	1	2	10	36.74%	
31		Secured by mortgages on immovable property																						
32		of which: non-SME																						
33		Items associated with particularly high risk																						
34		Covered bonds																						
35		Claims on institutions and corporates with a ST credit assessment																						
36		Collective investments undertakings (CIU)																						
37		Equity																						
38		Securitisation																						
39		Other exposures																						
40		Standardised Total	1,767	634	587	19	68	179	30.42%	1,668	521	799	18	58	251	31.36%	1,563	439	985	16	46	316	32.08%	

Row Num	(min EUR, %)		Maratona - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
41		Central banks																						
42		Central governments																						
43		Regional governments or local authorities																						
44		Public sector entities																						
45		Multilateral Development Banks																						
46		International Organisations																						
47		Institutions																						
48		Corporates																						
49		of which: SME																						
50		Retail	668	390	153	16	33	55	36.03%	506	455	250	10	38	60	36.12%	454	429	329	7	35	120	36.50%	
51		Secured by mortgages on immovable property																						
52		of which: non-SME																						
53		Items associated with particularly high risk																						
54		Covered bonds																						
55		Claims on institutions and corporates with a ST credit assessment																						
56		Collective investments undertakings (CIU)																						
57		Equity																						
58		Securitisation																						
59		Other exposures																						
60		Standardised Total	1,022	490	242	19	41	90	39.47%	815	563	377	12	46	139	35.80%	732	533	490	10	42	175	35.62%	

Row Num	(min EUR, %)		Maratona - Adverse Scenario																					
			31/12/2021				31/12/2022				31/12/2023													
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	
61		Central banks																						
62		Central governments																						
63		Regional governments or local authorities																						
64		Public sector entities																						
65		Multilateral Development Banks																						
66		International Organisations																						
67		Institutions																						
68		Corporates																						
69		of which: SME																						
70		Retail	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	
71		Secured by mortgages on immovable property																						
72		of which: non-SME																						
73		Items associated with particularly high risk																						
74		Covered bonds																						
75		Claims on institutions and corporates with a ST credit assessment																						
76		Collective investments undertakings (CIU)																						
77		Equity																						
78		Securitisation																						
79		Other exposures																						
80		Standardised Total	0	0	0	0	0	0	13.47%	0	0	0	0	0	0	13.28%	0	0	0	0	0	0	0	

Row Num	(min EUR, %)		Maratona - Adverse Scenario																	
			31/12/2021				31/12/2022				31/12/2023									
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure

2021 EU-wide Stress Test: Securitisations

AIB Group plc

Row Num		(mln EUR)	1	2	3	4	5	6	7
			Actual	Baseline Scenario			Adverse Scenario		
			31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	658						
3		SEC-ERBA	492						
4		SEC-IAA	0						
5		Total	1,150						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	96	102	107	113	143	174	217
8		SEC-ERBA	669	824	815	819	1,883	2,198	2,315
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11	Total	766	926	921	932	2,025	2,372	2,532	
12	Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0

2021 EU-wide Stress Test: Risk exposure amounts

AIB Group plc

Row Number	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	47,350	48,655	48,912	49,089	48,723	49,227	49,628
2	Risk exposure amount for securitisations and re-securitisations	766	926	921	932	2,025	2,372	2,532
3	Risk exposure amount other credit risk	46,584	47,729	47,991	48,157	46,698	46,855	47,096
4	Risk exposure amount for market risk	543	543	543	543	543	543	543
5	Risk exposure amount for operational risk	4,686	4,686	4,686	4,686	4,686	4,686	4,686
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	Total risk exposure amount	52,579	53,885	54,142	54,319	53,953	54,457	54,858
8	Total Risk exposure amount (transitional)	53,036	53,989	54,161	54,319	54,286	54,657	54,909
9	Total Risk exposure amount (fully loaded)	52,579	53,885	54,142	54,319	53,953	54,457	54,858

2021 EU-wide Stress Test: P&L

AIB Group plc

Row Number		(mln EUR)						
		1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023	
1	Net interest income	1,872	1,740	1,686	1,612	1,630	1,551	1,444
2	Interest income	2,127	2,053	1,970	1,880	2,042	1,944	1,821
3	Interest expense	-255	-313	-284	-268	-412	-393	-377
4	Dividend income	26	26	26	26	13	13	13
5	Net fee and commission income	380	380	380	380	304	304	304
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-30	-25	-25	-25	-51	-25	-25
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-92		
8	Other operating income not listed above, net	117	0	0	0	-1	0	0
9	Total operating income, net	2,366	2,121	2,067	1,993	1,804	1,843	1,736
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-1,420	69	-332	-279	-836	-839	-791
11	Other income and expenses not listed above, net	-1,875	-1,807	-1,807	-1,805	-1,932	-1,931	-1,918
12	Profit or (-) loss before tax from continuing operations	-929	383	-72	-91	-965	-927	-973
13	Tax expenses or (-) income related to profit or loss from continuing operations	190	-78	0	0	0	0	0
14	Profit or (-) loss after tax from discontinued operations	0						
15	Profit or (-) loss for the year	-739	305	-72	-91	-965	-927	-973
16	Amount of dividends paid and minority interests after MDA-related adjustments	29	217	63	63	63	63	-2
17	Attributable to owners of the parent net of estimated dividends	-768	88	-135	-154	-1,028	-990	-971
18	Memo row: Impact of one-off adjustments		18	18	18	18	18	18
19	Total post-tax MDA-related adjustment		0	0	0	0	0	65

2021 EU-wide Stress Test

Major capital measures and realised losses

AIB Group plc

		(mln EUR)	1
Row Number	Issuance of CET 1 Instruments 01 January to 31 March 2021		Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)		0
2	Repayment of CET1 capital, buybacks (-)		0
3	Conversion to CET1 of hybrid instruments (+)		0

Row Number	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021		Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)		0

Row Number	Realised losses 01 January to 31 March 2021		
6	Realised fines/litigation costs (net of provisions) (-)		0
7	Other material losses and provisions (-)		0