2025 EU-wide Stress Test

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

2025 EU-wide Stress Test: Summary

AIB Group plc

RowNum	(mln EUR, %)	1 Actual 31/12/2024	2 Restatement CRR3 31/12/2024	3 Baseline Scenario 31/12/2025	4 Baseline Scenario 31/12/2026	5 Baseline Scenario 31/12/2027	6 Adverse Scenario 31/12/2025	7 Adverse Scenario 31/12/2026	8 Adverse Scenario 31/12/2027
1	Net interest income	4,129		3,881	3,611	3,357	3,388	3,235	3,135
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	59		138	138	138	-14	0	0
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-58		-16	-273	-258	-1,765	-1,502	-1,297
4	**Profit or (-) loss for the year**	**2,352**		**2,181**	**1,682**	**1,436**	**-376**	**-31**	**146**
5	Coverage ratio: non-performing exposure (%)	31.93%		30.45%	27.82%	26.24%	39.48%	34.92%	32.90%
6	Common Equity Tier 1 capital	9,375	9,375	10,251	10,898	11,341	8,705	8,517	8,442
7	Total Risk exposure amount (all transitional adjustments included)	62,030	57,222	57,694	57,931	58,175	60,278	61,826	62,988
8	**Common Equity Tier 1 ratio, %**	**15.11%**	**16.38%**	**17.77%**	**18.81%**	**19.49%**	**14.44%**	**13.78%**	**13.40%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.11%**	**16.38%**	**17.77%**	**18.81%**	**19.49%**	**14.44%**	**13.78%**	**13.40%**
10	Tier 1 capital	10,613	10,613	11,489	12,135	12,578	9,942	9,754	9,679
11	Total leverage ratio exposures	145,609		145,609	145,609	145,609	145,609	145,609	145,609
12	**Leverage ratio, %**	**7.29%**	**7.29%**	**7.89%**	**8.33%**	**8.64%**	**6.83%**	**6.70%**	**6.65%**
13	**Fully loaded leverage ratio, %**	**7.29%**	**7.29%**	**7.89%**	**8.33%**	**8.64%**	**6.83%**	**6.70%**	**6.65%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	No

2025 EU-wide Stress Test: Credit risk IRB

AIB Group plc

Restated 31/12/2024*

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			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	AIB Group plc	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			18,334	0			1,921	0	486	1	0	0	0	0	-
6		Corporates	0	0	17,702	163	0	0	14,283	0	14,947	1,882	163	56	140	62	38.35%
7		Corporates - Of Which: Specialised Lending	0	0	5,249	0	0	0	4,229	0	4,970	220	0	15	9	0	-
8		Corporates - Of Which: SME general corporates	0	0	1,969	102	0	0	1,534	0	1,229	739	102	16	74	35	34.38%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	19,436	235			5,619	398			18,524	912	235	3	28	72	30.48%
11		Retail - Secured by residential estate property	19,436	235			5,619	398			18,524	912	235	3	28	72	30.48%
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	8	0			5	0			7	1	0	0	0	0	-
21		**TOTAL**	**19,444**	**235**	**36,036**	**163**	**5,624**	**398**	**16,203**	**0**	33,963	2,796	398	59	168	134	33.70%

* Restated 31/12/2024:

Restated 31/12/2024*

RowNum		(mln EUR, %)	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							
22	IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			143	0			76	0	123	0	0	0	0	0	-
27		Corporates	0	0	8,056	161	0	0	6,069	0	6,406	1,382	161	24	118	62	38.12%
28		Corporates - Of Which: Specialised Lending	0	0	842	0	0	0	565	0	793	30	0	2	1	0	-
29		Corporates - Of Which: SME general corporates	0	0	1,898	102	0	0	1,457	0	1,170	728	102	13	73	35	34.38%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	19,409	233			5,609	395			18,501	909	233	3	27	71	30.55%
32		Retail - Secured by residential estate property	19,409	233			5,609	395			18,501	909	233	3	27	71	30.55%
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	8	0			5	0			7	1	0	0	0	0	-
42		**TOTAL**	**19,417**	**233**	**8,199**	**161**	**5,614**	**395**	**6,145**	**0**	25,036	2,291	394	26	146	133	33.65%

Restated 31/12/2024*

RowNum		(mln EUR, %)	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							
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Institutions			7,544	0			522	0	155	0	0	0	0	0	-
48		Corporates	0	0	3,513	0	0	0	2,988	0	3,152	213	0	11	7	0	-
49		Corporates - Of Which: Specialised Lending	0	0	2,487	0	0	0	1,855	0	2,353	97	0	7	2	0	-
50		Corporates - Of Which: SME general corporates	0	0	29	0	0	0	27	0	19	11	0	1	1	0	-
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
52		Retail	11	1			5	1			9	2	1	0	0	0	21.22%
53		Retail - Secured by residential estate property	11	1			5	1			9	2	1	0	0	0	21.22%
54		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
56		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
58		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Equity	0	0			0	0			0	0	0	0	0	0	-
61		Securitisation															
62		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
63		**TOTAL**	**11**	**1**	**11,057**	**0**	**5**	**1**	**3,510**	**0**	3,317	216	1	11	7	0	21.22%

Restated 31/12/2024*

RowNum		(mln EUR, %)	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							
64	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Institutions			28	0			8	0	22	0	0	0	0	0	-
69		Corporates	0	0	2,887	0	0	0	2,350	0	2,711	64	0	10	2	0	-
70		Corporates - Of Which: Specialised Lending	0	0	1,142	0	0	0	1,111	0	1,142	0	0	3	0	0	-
71		Corporates - Of Which: SME general corporates	0	0	5	0	0	0	6	0	5	0	0	1	0	0	-
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
73		Retail	5	0			1	0			5	0	0	0	0	0	27.08%
74		Retail - Secured by residential estate property	5	0			1	0			5	0	0	0	0	0	27.08%
75		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
77		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
79		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81		Equity	0	0			0	0			0	0	0	0	0	0	-
82		Securitisation															
83		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
84		**TOTAL**	**5**	**0**	**2,915**	**0**	**1**	**0**	**2,358**	**0**	2,737	64	0	10	2	0	27.08%

2025 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	485	1	0	0	0	0	40.00%	484	2	1	0	0	0	40.00%	484	2	1	0	0	0	40.00%
6		Corporates	13,762	2,811	420	33	79	139	33.01%	13,250	3,080	663	31	80	209	31.51%	12,933	3,157	902	30	78	278	30.81%
7		Corporates - Of Which: Specialised Lending	4,515	638	37	8	5	11	29.83%	4,330	788	72	8	6	22	29.83%	4,225	856	109	8	6	33	29.87%
8		Corporates - Of Which: SME general corporates	1,255	627	189	10	30	62	32.67%	1,236	564	271	10	29	86	31.59%	1,197	525	350	9	27	109	31.04%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	17,646	1,654	371	5	31	87	23.37%	17,440	1,718	513	5	35	102	19.97%	17,200	1,796	675	5	32	120	17.82%
11	AIB Group plc	Retail - Secured by residential estate property	17,646	1,654	371	5	31	87	23.37%	17,440	1,718	513	5	35	102	19.97%	17,200	1,796	675	5	32	120	17.82%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		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	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	7	1	0	0	0	0	-	7	1	0	0	0	0	-	7	1	0	0	0	0	-
21		TOTAL	31,899	4,467	791	39	110	225	28.49%	31,181	4,800	1,176	36	115	312	26.48%	30,624	4,956	1,577	35	110	398	25.26%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	123	0	0	0	0	0	40.00%	123	0	0	0	0	0	40.00%	123	0	0	0	0	0	40.00%
27		Corporates	6,198	1,434	317	17	54	109	34.43%	6,086	1,402	461	16	50	152	32.88%	5,988	1,362	598	16	46	192	32.08%
28		Corporates - Of Which: Specialised Lending	763	57	3	1	0	1	30.07%	752	65	6	1	0	2	30.07%	745	69	9	1	0	3	30.11%
29		Corporates - Of Which: SME general corporates	1,212	603	184	8	28	60	32.34%	1,202	536	262	9	26	81	31.08%	1,166	497	336	8	24	102	30.41%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	17,624	1,650	368	5	31	86	23.39%	17,419	1,713	510	5	35	102	19.97%	17,180	1,792	670	5	32	119	17.82%
32	IRELAND	Retail - Secured by residential estate property	17,624	1,650	368	5	31	86	23.39%	17,419	1,713	510	5	35	102	19.97%	17,180	1,792	670	5	32	119	17.82%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		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	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	7	1	0	0	0	0	-	7	1	0	0	0	0	-	7	1	0	0	0	0	-
42		TOTAL	23,952	3,085	685	22	85	195	28.50%	23,635	3,116	971	21	85	253	26.10%	23,297	3,156	1,269	21	79	311	24.55%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%	155	0	0	0	0	0	40.00%
48		Corporates	2,774	552	40	7	10	12	30.29%	2,618	669	79	6	11	24	30.34%	2,533	714	119	6	12	36	30.36%
49		Corporates - Of Which: Specialised Lending	2,098	331	20	4	3	6	29.82%	1,992	418	39	4	3	12	29.82%	1,932	458	59	4	4	18	29.86%
50		Corporates - Of Which: SME general corporates	15	13	2	0	1	1	52.35%	13	12	4	0	1	2	52.07%	12	12	5	0	1	3	51.84%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	9	2	1	0	0	0	19.35%	8	2	2	0	0	0	17.88%	8	2	2	0	0	0	16.77%
53	UNITED KINGDOM	Retail - Secured by residential estate property	9	2	1	0	0	0	19.35%	8	2	2	0	0	0	17.88%	8	2	2	0	0	0	16.77%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		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	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	2,938	554	41	7	10	12	29.96%	2,781	671	81	6	11	24	30.11%	2,695	717	121	6	12	37	30.17%

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64		Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%	22	0	0	0	0	0	40.00%
69		Corporates	2,483	272	20	4	3	5	27.02%	2,397	339	38	3	4	10	26.99%	2,350	367	57	3	4	15	26.97%
70		Corporates - Of Which: Specialised Lending	1,012	122	8	2	1	3	29.75%	957	169	16	2	1	5	29.75%	927	191	25	2	1	7	29.79%
71		Corporates - Of Which: SME general corporates	3	2	1	0	1	0	54.47%	2	2	2	0	1	1	54.02%	1	2	2	0	1	1	53.70%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	4	1	0	0	0	0	18.70%	4	1	0	0	0	0	15.68%	4	1	0	0	0	0	14.19%
74	UNITED STATES	Retail - Secured by residential estate property	4	1	0	0	0	0	18.70%	4	1	0	0	0	0	15.68%	4	1	0	0	0	0	14.19%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		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	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	2,510	272	20	4	3	5	26.99%	2,424	340	38	3	4	10	26.96%	2,376	368	57	3	4	15	26.93%

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	AIB Group plc	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	485	1	1	0	0	0	46.00%	483	2	2	0	0	1	46.00%	482	2	2	0	0	1	46.00%
6		Corporates	11,366	5,125	501	72	374	178	35.57%	10,292	5,455	1,245	110	468	418	33.53%	8,324	6,224	2,444	76	482	792	32.39%
7		Corporates - Of Which: Specialised Lending	3,797	1,349	44	20	56	13	29.83%	3,373	1,661	156	36	99	47	29.92%	2,603	2,173	414	23	136	125	30.15%
8		Corporates - Of Which: SME general corporates	828	1,018	224	20	125	84	37.40%	753	863	455	24	122	167	36.74%	587	767	717	16	100	263	36.62%
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	16,392	2,834	444	25	136	135	30.44%	15,433	3,329	908	28	212	227	25.03%	14,251	3,765	1,654	22	225	376	22.75%
11		Retail - Secured by residential estate property	16,392	2,834	444	25	136	135	30.44%	15,433	3,329	908	28	212	227	25.03%	14,251	3,765	1,654	22	225	376	22.75%
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		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	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	7	1	0	0	0	0	-	7	1	0	0	0	0	-	7	1	0	0	0	0	-
21		TOTAL	28,250	7,961	946	98	510	314	33.16%	26,215	8,787	2,155	138	681	646	29.96%	23,064	9,993	4,100	98	707	1,169	28.51%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	123	0	0	0	0	0	46.00%	123	0	0	0	0	0	46.00%	122	0	0	0	0	0	46.00%
27		Corporates	5,048	2,517	384	38	226	144	37.48%	4,712	2,401	836	54	245	299	35.76%	3,983	2,522	1,444	38	225	505	34.97%
28		Corporates - Of Which: Specialised Lending	689	131	4	2	4	1	30.07%	656	155	13	4	7	4	30.11%	567	222	35	3	10	11	30.31%
29		Corporates - Of Which: SME general corporates	808	974	218	19	112	80	36.87%	737	827	436	23	110	156	35.90%	577	740	683	16	91	244	35.67%
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	16,373	2,827	441	25	135	134	30.45%	15,416	3,322	904	28	212	226	25.02%	14,237	3,758	1,647	22	224	375	22.74%
32		Retail - Secured by residential estate property	16,373	2,827	441	25	135	134	30.45%	15,416	3,322	904	28	212	226	25.02%	14,237	3,758	1,647	22	224	375	22.74%
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		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	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	7	1	0	0	0	0	-	7	1	0	0	0	0	-	7	1	0	0	0	0	-
42		TOTAL	21,551	5,345	825	63	361	278	33.72%	20,257	5,724	1,740	82	457	525	30.19%	18,349	6,281	3,091	61	450	880	28.46%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	UNITED KINGDOM	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
44		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
45		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
47		Institutions	155	0	0	0	0	0	46.00%	154	0	1	0	0	0	46.00%	154	0	1	0	0	0	46.00%
48		Corporates	2,267	1,052	47	15	60	14	31.01%	1,960	1,243	163	24	93	51	30.99%	1,458	1,508	400	16	111	123	30.72%
49		Corporates - Of Which: Specialised Lending	1,721	705	24	10	34	7	29.82%	1,490	875	85	19	59	25	29.91%	1,098	1,127	225	12	80	68	30.14%
50		Corporates - Of Which: SME general corporates	9	18	3	1	5	2	60.66%	7	14	8	1	5	5	60.14%	5	10	14	0	3	8	59.96%
51		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Retail	7	3	1	0	0	0	27.51%	6	3	2	0	0	1	24.97%	5	3	3	0	0	1	23.75%
53		Retail - Secured by residential estate property	7	3	1	0	0	0	27.51%	6	3	2	0	0	1	24.97%	5	3	3	0	0	1	23.75%
54		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
55		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
56		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
58		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	-
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Securitisation																					
62		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
63		TOTAL	2,430	1,055	48	15	60	15	30.96%	2,121	1,246	166	25	94	51	30.96%	1,617	1,512	404	16	112	124	30.69%

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
64	UNITED STATES	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Institutions	22	0	0	0	0	0	46.00%	22	0	0	0	0	0	46.00%	22	0	0	0	0	0	46.00%
69		Corporates	2,158	595	22	8	19	6	27.82%	1,979	719	77	15	31	21	27.44%	1,614	967	193	10	43	53	27.26%
70		Corporates - Of Which: Specialised Lending	835	297	10	5	7	3	29.76%	727	380	35	9	16	11	29.85%	539	509	94	5	25	28	30.09%
71		Corporates - Of Which: SME general corporates	1	3	1	0	1	1	63.52%	1	2	3	0	1	2	62.63%	1	1	4	0	0	2	61.97%
72		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
73		Retail	4	1	0	0	0	0	26.39%	3	1	0	0	0	0	22.68%	3	1	1	0	0	0	21.15%
74		Retail - Secured by residential estate property	4	1	0	0	0	0	26.39%	3	1	0	0	0	0	22.68%	3	1	1	0	0	0	21.15%
75		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		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	-
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Securitisation																					
83		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		TOTAL	2,183	596	23	8	19	6	27.83%	2,004	720	78	15	31	21	27.44%	1,639	968	194	10	43	53	27.26%

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	AIB Group plc	Central banks	37,500	0	0	0	37,080	54	24	0	0	0	0.00%
2		Central governments	6,653	0	386	0	2,454	0	0	0	0	0	0.00%
3		Regional governments or local authorities	1,076	0	6	0	156	0	0	0	0	0	0.00%
4		Public sector entities	679	0	4	0	56	0	0	0	0	0	0.00%
5		Multilateral Development Banks	522	0	0	0	187	47	6	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	2,214	0	78	0	59	0	0	0	0	0	0.00%
8		Corporates	6,162	198	5,901	274	5,292	829	324	32	60	126	38.80%
9		of which: Other - SME	1,273	65	1,008	93	1,004	294	83	9	17	18	21.55%
10		of which: Specialised Lending	46	0	46	0	34	11	0	0	0	0	0.00%
11		Retail	5,037	71	3,499	81	4,188	947	175	25	73	104	59.39%
12		of which: SME	1,508	36	855	43	1,246	284	71	5	17	35	49.30%
13		Secured by mortgages on immovable property and ADC exposures	25,683	827	12,100	875	22,258	3,746	1,117	72	250	289	25.89%
14		of which: Residential immovable property	19,151	497	5,697	513	17,608	1,627	629	11	72	132	20.98%
15		of which: Commercial immovable property	5,549	330	4,951	362	3,762	1,979	487	20	171	157	32.26%
16		of which: Land, acquisition, development and construction exposures (ADC)	983	0	1,452	0	888	140	1	40	6	0	0.00%
17		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	321	0	801	0	321	0	0	0	0	0	0.00%
21		Equity	491	0	1,227	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	1,905	0	1,115	0	2	0	0	0	0	0	0.00%
24		**TOTAL**	**88,241**	**1,096**	**25,118**	**1,230**	**72,052**	**5,623**	**1,646**	**129**	**384**	**519**	**31.53%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	IRELAND	Central banks	31,707	0	0	0	31,664	33	10	0	0	0	0.00%
26		Central governments	4,214	0	184	0	2,249	0	0	0	0	0	0.00%
27		Regional governments or local authorities	32	0	6	0	32	0	0	0	0	0	0.00%
28		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
29		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	917	0	35	0	43	0	0	0	0	0	0.00%
32		Corporates	3,176	85	3,010	118	2,749	437	118	9	31	33	27.78%
33		of which: Other - SME	748	36	578	50	561	201	41	1	14	5	13.29%
34		of which: Specialised Lending	46	0	46	0	34	11	0	0	0	0	0.00%
35		Retail	4,904	70	3,402	80	4,071	930	171	25	72	101	59.20%
36		of which: SME	1,487	35	843	43	1,229	279	70	5	16	34	49.38%
37		Secured by mortgages on immovable property and ADC exposures	21,296	722	8,999	739	18,329	3,235	993	54	215	271	27.24%
38		of which: Residential immovable property	17,166	458	4,829	467	15,711	1,532	585	7	70	127	21.71%
39		of which: Commercial immovable property	3,377	264	3,062	271	1,926	1,600	407	10	139	144	35.24%
40		of which: Land, acquisition, development and construction exposures (ADC)	752	0	1,109	0	692	102	1	37	6	0	0.00%
41		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	268	0	670	0	268	0	0	0	0	0	0.00%
45		Equity	465	0	1,164	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	1,689	0	956	0	2	0	0	0	0	0	0.00%
48		**TOTAL**	**68,669**	**877**	**18,426**	**937**	**59,407**	**4,636**	**1,292**	**87**	**318**	**404**	**31.30%**

RowNum		(mln EUR, %)											
			Restated										
			31/12/2024*										
			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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
49	UNITED KINGDOM	Central banks	5,251	0	0	0	5,217	21	13	0	0	0	0.00%
50		Central governments	96	0	196	0	96	0	0	0	0	0	0.00%
51		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
52		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
53		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
54		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
55		Institutions	4	0	1	0	4	0	0	0	0	0	0.00%
56		Corporates	2,730	78	2,635	103	2,345	340	165	23	21	87	52.72%
57		of which: Other - SME	521	29	427	43	441	91	42	8	3	12	29.64%
58		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
59		Retail	125	1	91	2	112	15	4	0	1	3	65.80%
60		of which: SME	20	0	11	1	16	5	1	0	0	0	41.45%
61		Secured by mortgages on immovable property and ADC exposures	3,697	79	2,635	107	3,438	285	90	16	9	10	11.38%
62		of which: Residential immovable property	1,663	36	736	42	1,579	89	40	3	2	4	9.91%
63		of which: Commercial immovable property	1,804	43	1,555	65	1,662	158	50	10	7	6	12.55%
64		of which: Land, acquisition, development and construction exposures (ADC)	231	0	344	0	197	38	0	4	1	0	0.00%
65		Subordinated debt exposures	0	0	0	0	0	0	0	0	0	0	0.00%
66		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
67		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
68		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
69		Equity	10	0	25	0	0	0	0	0	0	0	0.00%
70		Securitisation											
71		Other exposures	208	0	152	0	0	0	0	0	0	0	0.00%
72		**TOTAL**	**12,120**	**159**	**5,734**	**212**	**11,210**	**660**	**273**	**39**	**31**	**100**	**36.73%**

2025 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			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
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73	UNITED STATES	**Central banks**	195	0	0	0	195	1	0	0	0	0	0.00%
74		**Central governments**	64	0	6	0	4	0	0	0	0	0	0.00%
75		**Regional governments or local authorities**	0	0	0	0	0	0	0	0	0	0	0.00%
76		**Public sector entities**	0	0	0	0	0	0	0	0	0	0	0.00%
77		**Multilateral Development Banks**	0	0	0	0	0	0	0	0	0	0	0.00%
78		**International Organisations**	0	0	0	0	0	0	0	0	0	0	0.00%
79		**Institutions**	11	0	16	0	11	0	0	0	0	0	0.00%
80		**Corporates**	122	0	122	0	116	2	0	0	0	0	0.00%
81		of which: Other - SME	2	0	2	0	1	2	0	0	0	0	0.00%
82		of which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0.00%
83		**Retail**	2	0	1	0	2	0	0	0	0	0	83.76%
84		of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
85		**Secured by mortgages on immovable property and ADC exposures**	62	1	29	1	61	1	1	0	0	0	23.00%
86		of which: Residential immovable property	62	1	29	1	61	1	1	0	0	0	23.30%
87		of which: Commercial immovable property	0	0	0	0	0	0	0	0	0	0	16.97%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	0	0	0	0	0.00%
89		**Subordinated debt exposures**	0	0	0	0	0	0	0	0	0	0	0.00%
90		**Covered bonds**	0	0	0	0	0	0	0	0	0	0	0.00%
91		**Claims on institutions and corporates with a ST credit assessment**	0	0	0	0	0	0	0	0	0	0	0.00%
92		**Collective investments undertakings (CIU)**	21	0	52	0	21	0	0	0	0	0	0.00%
93		**Equity**	16	0	39	0	0	0	0	0	0	0	0.00%
94		**Securitisation**											
95		**Other exposures**	7	0	7	0	0	0	0	0	0	0	0.00%
96		**TOTAL**	**499**	**1**	**272**	**1**	**409**	**4**	**1**	**0**	**0**	**0**	**23.34%**

2025 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	AIB Group plc	Central banks	37,054	70	34	0	0	0	0.00%	37,030	80	48	0	0	0	0.00%	37,009	87	63	0	0	0	0.00%
2		Central governments	2,452	1	1	0	0	0	40.00%	2,450	2	2	0	0	1	40.00%	2,448	4	3	0	0	1	40.00%
3		Regional governments or local authorities	156	0	0	0	0	0	40.00%	155	1	0	0	0	0	40.00%	155	1	0	0	0	0	40.00%
4		Public sector entities	56	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%
5		Multilateral Development Banks	193	41	6	0	0	2	40.00%	196	38	6	0	0	2	40.00%	197	36	6	0	0	2	40.00%
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	59	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%
8		Corporates	4,935	1,053	457	17	33	168	36.84%	4,723	1,133	589	15	34	203	34.45%	4,585	1,147	712	14	33	235	33.05%
9		of which: Other - SME	962	300	119	3	6	28	23.32%	929	298	153	3	6	34	22.22%	903	293	186	3	6	40	21.61%
10		of which: Specialised Lending	34	10	1	0	0	0	30.90%	35	8	2	0	0	1	30.97%	36	7	2	0	0	1	31.02%
11		Retail	4,009	935	367	36	54	190	51.66%	3,863	896	552	36	53	261	47.23%	3,704	870	736	34	51	331	44.97%
12		of which: SME	1,221	257	122	7	6	53	43.57%	1,187	241	172	7	6	67	38.97%	1,146	232	221	7	6	81	36.46%
13		Secured by mortgages on immovable property and ADC exposures	21,776	3,689	1,655	45	66	422	25.52%	21,179	3,718	2,223	40	70	501	22.52%	20,630	3,696	2,794	35	71	578	20.68%
14		of which: Residential immovable property	17,401	1,613	849	14	21	202	23.76%	17,026	1,716	1,122	15	20	225	20.02%	16,670	1,781	1,412	15	19	249	17.61%
15		of which: Commercial immovable property	3,768	1,746	713	12	26	189	26.53%	3,712	1,594	921	12	24	215	23.36%	3,614	1,495	1,118	12	22	240	21.49%
16		of which: Land, acquisition, development and construction exposures (ADC)	607	330	93	18	18	31	33.89%	441	409	180	12	26	61	33.78%	346	420	264	9	30	89	33.67%
17		Subordinated debt exposures	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		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%
19		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%
20		Collective investments undertakings (CIU)	320	0	0	0	0	0	40.34%	320	0	0	0	0	0	40.34%	320	0	0	0	0	0	40.34%
21		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%
22		Securitisation																					
23		Other exposures	2	0	0	0	0	0	19.65%	2	0	0	0	0	0	21.47%	2	0	0	0	0	0	22.59%
24		TOTAL	**71,012**	**5,790**	**2,520**	**98**	**152**	**783**	**31.07%**	**70,032**	**5,869**	**3,420**	**91**	**157**	**967**	**28.28%**	**69,164**	**5,841**	**4,316**	**85**	**154**	**1,148**	**26.60%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	IRELAND	Central banks	31,646	42	19	0	0	0	0.00%	31,629	47	31	0	0	0	0.00%	31,614	49	44	0	0	0	0.00%
26		Central governments	2,247	1	1	0	0	0	40.00%	2,246	2	1	0	0	1	40.00%	2,244	3	2	0	0	1	40.00%
27		Regional governments or local authorities	32	0	0	0	0	0	40.00%	31	1	0	0	0	0	40.00%	31	1	0	0	0	0	40.00%
28		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%
29		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%
30		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%
31		Institutions	43	0	0	0	0	0	40.00%	43	0	0	0	0	0	40.00%	43	0	0	0	0	0	40.00%
32		Corporates	2,609	505	189	7	13	52	27.68%	2,543	505	256	7	13	68	26.44%	2,489	496	319	7	12	82	25.85%
33		of which: Other - SME	561	177	66	1	3	12	18.68%	552	163	88	2	2	15	17.45%	538	156	109	1	2	18	16.80%
34		of which: Specialised Lending	34	10	1	0	0	0	30.90%	35	8	2	0	0	1	30.97%	36	7	2	0	0	1	31.02%
35		Retail	3,916	899	357	35	52	184	51.57%	3,781	855	537	35	51	253	47.22%	3,628	829	716	34	49	322	44.99%
36		of which: SME	1,207	251	120	7	5	52	43.31%	1,174	235	169	7	6	66	38.72%	1,134	226	218	7	6	79	36.22%
37		Secured by mortgages on immovable property and ADC exposures	18,044	3,076	1,437	36	56	387	26.90%	17,592	3,054	1,910	31	61	450	23.58%	17,148	3,019	2,391	27	62	514	21.49%
38		of which: Residential immovable property	15,601	1,451	777	12	20	193	24.81%	15,293	1,519	1,017	13	19	213	20.90%	14,982	1,571	1,276	13	17	234	18.33%
39		of which: Commercial immovable property	2,016	1,340	578	7	19	165	28.56%	2,029	1,173	732	7	17	182	24.85%	1,982	1,074	877	7	16	198	22.58%
40		of which: Land, acquisition, development and construction exposures (ADC)	426	286	82	17	18	29	34.90%	271	362	162	11	26	56	34.64%	184	373	238	7	29	82	34.46%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		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%
43		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%
44		Collective investments undertakings (CIU)	268	0	0	0	0	0	40.34%	268	0	0	0	0	0	40.34%	267	0	0	0	0	0	40.34%
45		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%
46		Securitisation																					
47		Other exposures	2	0	0	0	0	0	19.64%	2	0	0	0	0	0	21.46%	2	0	0	0	0	0	22.58%
48		TOTAL	**58,807**	**4,524**	**2,004**	**79**	**121**	**623**	**31.11%**	**58,135**	**4,464**	**2,735**	**74**	**125**	**772**	**28.23%**	**57,465**	**4,398**	**3,472**	**68**	**124**	**920**	**26.48%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	UNITED KINGDOM	Central banks	5,210	26	15	0	0	0	0.00%	5,204	30	17	0	0	0	0.00%	5,198	33	19	0	0	0	0.00%
50		Central governments	96	0	0	0	0	0	40.00%	96	0	0	0	0	0	40.00%	95	0	0	0	0	0	40.00%
51		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%
52		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%
53		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%
54		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%
55		Institutions	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
56		Corporates	2,140	494	215	9	13	104	48.51%	2,003	577	270	7	15	120	44.59%	1,925	603	321	7	16	135	42.15%
57		of which: Other - SME	398	123	53	1	3	15	29.08%	374	135	65	1	4	19	28.67%	362	136	77	1	4	22	28.43%
58		of which: Specialised Lending	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		Retail	87	34	9	1	1	5	54.55%	77	39	14	1	2	7	46.96%	72	40	19	0	2	8	43.55%
60		of which: SME	13	6	2	0	0	1	61.65%	12	6	3	0	0	1	54.87%	11	6	4	0	0	2	51.91%
61		Secured by mortgages on immovable property and ADC exposures	3,270	388	155	8	4	22	14.55%	3,152	440	221	7	5	33	14.93%	3,075	453	284	7	5	43	15.14%
62		of which: Residential immovable property	1,519	127	61	2	1	7	11.49%	1,481	141	86	2	1	9	10.97%	1,458	141	109	2	1	12	10.73%
63		of which: Commercial immovable property	1,570	217	83	5	2	13	15.43%	1,501	252	117	4	2	19	16.05%	1,455	266	149	4	2	24	16.39%
64		of which: Land, acquisition, development and construction exposures (ADC)	180	44	10	2	1	3	25.78%	170	47	18	1	1	5	26.23%	162	46	26	1	1	7	26.44%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		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%
67		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%
68		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%
69		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%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	31.38%	0	0	0	0	0	0	31.38%	0	0	0	0	0	0	31.42%
72		TOTAL	**10,806**	**943**	**394**	**18**	**18**	**132**	**33.49%**	**10,534**	**1,086**	**522**	**15**	**21**	**160**	**30.66%**	**10,370**	**1,130**	**643**	**15**	**22**	**187**	**29.04%**

2025 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73	UNITED STATES	Central banks	195	0	0	0	0	0	0.00%	195	0	0	0	0	0	0.00%	195	0	0	0	0	0	0.00%
74		Central governments	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
75		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%
76		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%
77		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%
78		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%
79		Institutions	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%	11	0	0	0	0	0	40.00%
80		Corporates	110	7	1	0	0	0	24.68%	107	9	1	0	0	0	23.99%	106	10	2	0	0	0	23.72%
81		of which: Other - SME	2	1	0	0	0	0	5.96%	2	0	0	0	0	0	6.06%	2	0	0	0	0	0	5.95%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		Retail	1	0	0	0	0	0	53.62%	1	0	0	0	0	0	46.54%	1	0	0	0	0	0	43.39%
84		of which: SME	1	0	0	0	0	0	24.14%	1	0	0	0	0	0	24.86%	1	0	0	0	0	0	25.45%
85		Secured by mortgages on immovable property and ADC exposures	58	4	2	0	0	1	31.06%	55	5	3	0	0	1	27.06%	54	5	4	0	0	1	24.70%
86		of which: Residential immovable property	57	4	2	0	0	1	31.47%	55	5	3	0	0	1	27.26%	54	5	4	0	0	1	24.83%
87		of which: Commercial immovable property	0	0	0	0	0	0	17.45%	0	0	0	0	0	0	17.47%	0	0	0	0	0	0	17.49%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	31.36%	0	0	0	0	0	0	31.36%	0	0	0	0	0	0	31.40%
89		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		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%
91		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%
92		Collective investments undertakings (CIU)	21	0	0	0	0	0	40.36%	21	0	0	0	0	0	40.36%	21	0	0	0	0	0	40.36%
93		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%
94		Securitisation																					
95		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**TOTAL**	**400**	**11**	**3**	**0**	**0**	**1**	**29.87%**	**395**	**14**	**4**	**0**	**0**	**1**	**26.22%**	**392**	**16**	**6**	**0**	**0**	**1**	**24.31%**

2025 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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	AIB Group plc	Central banks	37,051	70	38	0	0	0	0.00%	37,013	80	66	0	0	0	0.00%	36,978	87	94	0	0	0	0.00%
2		Central governments	2,452	1	1	1	0	0	40.00%	2,449	2	3	1	0	1	40.00%	2,445	4	5	1	0	2	40.00%
3		Regional governments or local authorities	156	0	0	0	0	0	40.00%	155	1	0	0	0	0	40.00%	155	1	0	0	0	0	40.00%
4		Public sector entities	56	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%	55	0	0	0	0	0	40.00%
5		Multilateral Development Banks	193	41	6	0	0	2	40.00%	196	38	6	0	0	2	40.00%	197	36	6	0	0	3	40.00%
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	58	0	0	0	0	0	46.00%	58	0	0	0	0	0	46.00%	58	0	0	0	0	0	46.00%
8		Corporates	4,144	1,772	529	78	156	271	51.16%	3,606	1,860	979	98	215	449	45.86%	2,892	1,974	1,579	64	227	700	44.34%
9		of which: Other - SME	785	464	132	12	31	55	41.91%	694	455	232	16	41	87	37.45%	564	453	363	11	41	131	36.08%
10		of which: Specialised Lending	31	12	1	0	1	0	30.90%	31	11	3	0	1	1	31.06%	28	11	5	0	1	2	31.11%
11		Retail	3,469	1,437	405	63	131	225	55.52%	3,303	1,257	750	74	145	373	49.72%	2,941	1,227	1,142	59	140	543	47.58%
12		of which: SME	1,122	351	127	12	13	59	46.91%	1,065	323	212	13	17	84	39.90%	966	324	310	11	17	113	36.52%
13		Secured by mortgages on immovable property and ADC exposures	16,610	8,625	1,885	165	449	692	36.72%	16,698	6,979	3,444	177	537	1,114	32.35%	15,630	6,099	5,392	118	472	1,636	30.34%
14		of which: Residential immovable property	13,467	5,483	913	50	137	282	30.90%	14,199	4,100	1,565	68	163	404	25.82%	13,835	3,581	2,448	56	157	569	23.25%
15		of which: Commercial immovable property	2,848	2,537	843	83	181	345	40.92%	2,326	2,387	1,514	86	229	527	34.78%	1,702	2,196	2,329	52	216	755	32.43%
16		of which: Land, acquisition, development and construction exposures (ADC)	295	605	129	32	132	65	50.49%	174	492	364	23	145	183	50.32%	93	322	615	10	99	311	50.67%
17		Subordinated debt exposures	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		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%
19		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%
20		Collective investments undertakings (CIU)	320	0	0	0	0	0	49.21%	319	1	1	0	0	1	49.21%	318	1	1	0	0	1	49.21%
21		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%
22		Securitisation																					
23		Other exposures	2	0	0	0	0	0	23.30%	2	0	0	0	0	0	26.38%	2	0	0	0	0	0	27.35%
24		**TOTAL**	**64,509**	**11,948**	**2,864**	**307**	**736**	**1,191**	**41.57%**	**63,855**	**10,218**	**5,249**	**349**	**897**	**1,940**	**36.97%**	**61,672**	**9,430**	**8,220**	**242**	**840**	**2,885**	**35.10%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
25	IRELAND	Central banks	31,643	42	22	0	0	0	0.00%	31,614	46	46	0	0	0	0.00%	31,587	49	70	0	0	0	0.00%
26		Central governments	2,247	1	1	1	0	0	40.00%	2,244	2	3	1	0	1	40.00%	2,242	3	4	1	0	2	40.00%
27		Regional governments or local authorities	32	0	0	0	0	0	40.00%	31	1	0	0	0	0	40.00%	31	1	0	0	0	0	40.00%
28		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%
29		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%
30		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%
31		Institutions	43	0	0	0	0	0	46.00%	43	0	0	0	0	0	46.00%	43	0	0	0	0	0	46.00%
32		Corporates	1,978	1,084	242	17	67	78	32.20%	1,851	957	496	22	72	147	29.68%	1,571	924	809	16	62	235	29.08%
33		of which: Other - SME	412	316	76	4	15	18	23.16%	387	280	137	5	16	29	21.05%	325	267	212	3	15	43	20.48%
34		of which: Specialised Lending	31	12	1	0	1	0	30.90%	31	11	3	0	1	1	31.06%	28	11	5	0	1	2	31.11%
35		Retail	3,429	1,349	394	63	124	217	55.11%	3,252	1,190	730	73	138	360	49.29%	2,887	1,172	1,113	58	135	525	47.16%
36		of which: SME	1,114	339	125	11	13	58	46.64%	1,056	314	208	13	16	82	39.61%	957	316	305	11	17	111	36.24%
37		Secured by mortgages on immovable property and ADC exposures	13,294	7,689	1,575	65	362	570	36.19%	14,008	5,829	2,720	81	392	833	30.61%	13,535	4,875	4,147	60	322	1,158	27.92%
38		of which: Residential immovable property	11,833	5,169	827	30	117	259	31.27%	12,742	3,708	1,379	45	128	351	25.46%	12,591	3,126	2,111	39	116	474	22.43%
39		of which: Commercial immovable property	1,318	1,974	642	18	121	259	40.32%	1,191	1,700	1,044	25	134	335	32.13%	910	1,492	1,532	16	121	435	28.40%
40		of which: Land, acquisition, development and construction exposures (ADC)	142	547	106	17	123	52	49.56%	75	422	298	11	130	146	49.14%	33	257	504	4	85	249	49.47%
41		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
42		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%
43		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%
44		Collective investments undertakings (CIU)	267	0	0	0	0	0	49.26%	267	0	1	0	0	0	49.26%	266	1	1	0	0	1	49.26%
45		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%
46		Securitisation																					
47		Other exposures	2	0	0	0	0	0	23.30%	2	0	0	0	0	0	26.38%	2	0	0	0	0	0	27.35%
48		**TOTAL**	**52,935**	**10,166**	**2,234**	**146**	**552**	**865**	**38.74%**	**53,312**	**8,027**	**3,996**	**177**	**602**	**1,341**	**33.56%**	**52,164**	**7,026**	**6,145**	**135**	**519**	**1,920**	**31.25%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
49	UNITED KINGDOM	Central banks	5,209	26	15	0	0	0	0.00%	5,201	30	19	0	0	0	0.00%	5,194	33	23	0	0	0	0.00%
50		Central governments	96	0	0	0	0	0	40.00%	95	0	0	0	0	0	40.00%	95	0	0	0	0	0	40.00%
51		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%
52		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%
53		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%
54		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%
55		Institutions	4	0	0	0	0	0	46.00%	4	0	0	0	0	0	46.00%	4	0	0	0	0	0	46.00%
56		Corporates	1,993	624	233	58	77	180	77.18%	1,603	841	405	72	133	280	69.17%	1,192	991	667	45	156	433	64.97%
57		of which: Other - SME	370	147	57	9	17	38	66.88%	305	174	95	11	25	58	61.21%	237	186	151	7	26	88	57.97%
58		of which: Specialised Lending	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		Retail	35	86	10	1	7	7	70.66%	47	64	19	1	6	13	65.67%	50	53	28	1	5	18	64.08%
60		of which: SME	7	12	2	0	0	1	65.87%	8	9	3	0	0	2	58.18%	9	8	5	0	0	3	55.76%
61		Secured by mortgages on immovable property and ADC exposures	3,026	554	233	96	60	96	41.39%	2,445	807	560	91	120	233	41.62%	1,914	925	974	55	129	407	41.74%
62		of which: Residential immovable property	1,462	174	72	18	14	20	28.15%	1,313	248	147	21	28	46	31.34%	1,139	311	258	15	34	83	32.31%
63		of which: Commercial immovable property	1,410	322	137	63	37	63	46.01%	1,033	490	347	59	77	150	43.29%	716	548	606	34	82	261	43.13%
64		of which: Land, acquisition, development and construction exposures (ADC)	153	58	24	15	9	13	54.71%	98	70	67	11	15	37	55.62%	59	65	110	6	14	62	56.19%
65		Subordinated debt exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
66		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%
67		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%
68		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%
69		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%
70		Securitisation																					
71		Other exposures	0	0	0	0	0	0	31.38%	0	0	0	0	0	0	31.48%	0	0	0	0	0	0	31.72%
72		**TOTAL**	**10,362**	**1,289**	**492**	**155**	**144**	**284**	**57.68%**	**9,396**	**1,743**	**1,004**	**164**	**259**	**526**	**52.40%**	**8,449**	**2,002**	**1,692**	**102**	**291**	**857**	**50.68%**

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2025 EU-wide Stress Test: Credit risk STA

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RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			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
73		**Central banks**	195	0	0	0	0	0	0.00%	195	0	0	0	0	0	0.00%	195	0	0	0	0	0	0.00%
74		**Central governments**	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%
75		**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%
76		**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%
77		**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%
78		**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%
79		**Institutions**	11	0	0	0	0	0	46.00%	11	0	0	0	0	0	46.00%	11	0	0	0	0	0	46.00%
80		**Corporates**	102	15	1	0	0	0	24.56%	97	18	2	0	1	1	23.43%	90	22	5	0	1	1	23.25%
81		of which: Other - SME	2	1	0	0	0	0	10.93%	2	1	0	0	0	0	11.24%	1	1	0	0	0	0	11.70%
82		of which: Specialised Lending	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
83		**Retail**	1	0	0	0	0	0	55.88%	1	0	0	0	0	0	47.35%	1	0	0	0	0	0	44.00%
84		of which: SME	1	0	0	0	0	0	27.59%	1	0	0	0	0	0	28.96%	1	0	0	0	0	0	29.55%
85	UNITED STATES	**Secured by mortgages on immovable property and ADC exposures**	54	7	2	1	0	1	44.54%	48	10	5	1	1	2	42.46%	41	15	7	1	1	3	42.18%
86		of which: Residential immovable property	54	7	2	1	0	1	45.04%	48	10	4	1	1	2	42.69%	41	15	7	1	1	3	42.32%
87		of which: Commercial immovable property	0	0	0	0	0	0	25.79%	0	0	0	0	0	0	25.81%	0	0	0	0	0	0	25.83%
88		of which: Land, acquisition, development and construction exposures (ADC)	0	0	0	0	0	0	31.37%	0	0	0	0	0	0	31.46%	0	0	0	0	0	0	31.62%
89		**Subordinated debt exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		**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%
91		**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%
92		**Collective investments undertakings (CIU)**	21	0	0	0	0	0	48.64%	21	0	0	0	0	0	48.64%	21	0	0	0	0	0	48.64%
93		**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%
94		**Securitisation**																					
95		**Other exposures**	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		**TOTAL**	**388**	**22**	**3**	**1**	**1**	**1**	**39.78%**	**377**	**29**	**7**	**1**	**1**	**3**	**35.59%**	**363**	**37**	**14**	**1**	**2**	**5**	**33.51%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

AIB Group plc

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	819						
2		SEC-SA	1,804						
3		SEC-ERBA	484						
4		SEC-IAA	0						
5		**Total**	**3,107**						
6	REA	SEC-IRBA	115	128	131	133	129	164	256
7		SEC-SA	265	270	275	281	274	290	320
8		SEC-ERBA	572	579	577	572	597	788	1,121
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**952**	**977**	**983**	**986**	**1,001**	**1,243**	**1,697**
12	Impairments	**Total banking book others than assessed at fair value**		**1**	**3**	**5**	**2**	**6**	**8**

2025 EU-wide Stress Test: Risk exposure amounts

AIB Group plc

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	53,806	49,526	49,998	50,235	50,479	51,532	53,080	54,242
2	Risk exposure amount for securitisations and re-securitisations	952	952	977	983	986	1,001	1,243	1,697
3	Risk exposure amount other credit risk	52,854	48,574	49,021	49,252	49,493	50,531	51,837	52,545
4	Risk exposure amount for market risk	788	820	820	820	820	820	820	820
5	Risk exposure amount for operational risk	7,434	6,874	6,874	6,874	6,874	6,874	6,874	6,874
6	Other risk exposure amounts	2	2	2	2	2	1,052	1,052	1,052
7	**Total Risk exposure amount before Output floor**	**62,030**	**57,222**	**57,694**	**57,931**	**58,175**	**60,278**	**61,826**	**62,988**
8	**Unfloored Total Risk exposure amount (transitional)**		**57,222**	**57,694**	**57,931**	**58,175**	**60,278**	**61,826**	**62,988**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**57,222**	**57,694**	**57,931**	**58,175**	**60,278**	**61,826**	**62,988**
10	Standardised Risk exposure amount for credit risk exposures		52,905	53,940	54,238	54,560	53,086	53,262	54,794
11	Standardised Risk exposure amount for market risk exposures		879	879	879	879	879	879	879
12	Standardised Risk exposure amount for operational risk		6,874	6,874	6,874	6,874	6,874	6,874	6,874
13	Other Standardised risk exposure amounts		2	2	2	2	1,052	1,052	1,052
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**60,660**	**61,695**	**61,993**	**62,316**	**61,891**	**62,067**	**63,599**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**60,660**	**61,695**	**61,993**	**62,316**	**61,891**	**62,067**	**63,599**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**62,030**	**57,222**	**57,694**	**57,931**	**58,175**	**60,278**	**61,826**	**62,988**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**62,030**	**57,222**	**57,694**	**57,931**	**58,175**	**60,278**	**61,826**	**62,988**

2025 EU-wide Stress Test: Capital

AIB Group plc

(mln EUR, %)

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1		A	**OWN FUNDS**		**12,282**	**12,315**	**13,147**	**13,794**	**14,237**	**11,746**	**11,566**	**11,495**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**9,375**	**9,375**	**10,251**	**10,898**	**11,341**	**8,705**	**8,517**	**8,442**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,450		1,450	1,450	1,450	1,450	1,450	1,450
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		13,589		14,206	14,681	15,088	13,112	12,966	12,978
6		A.1.3	Accumulated other comprehensive income		-677		-677	-677	-677	-1,660	-1,660	-1,660
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-255		-255	-255	-255	-1,235	-1,235	-1,235
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		23		23	23	23	20	20	20
9		A.1.3.3	Other OCI contributions		-445		-445	-445	-445	-445	-445	-445
10		A.1.4	Other Reserves		-2,240		-2,240	-2,240	-2,240	-2,240	-2,240	-2,240
11		A.1.5	Funds for general banking risk		0		0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		82	82	82	82	82	868	868	868
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-39	-39	-39	-39	-39	-62	-62	-62
15		A.1.7.2	Cash flow hedge reserve		121		121	121	121	930	930	930
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-548		-548	-548	-548	-548	-548	-548
18		A.1.8.1	of which: Goodwill (-)		-55		-55	-55	-55	-55	-55	-55
19		A.1.8.2	of which: Software assets (-)		-72		-72	-72	-72	-72	-72	-72
20		A.1.8.3	of which: Other intangible assets (-)		-421		-421	-421	-421	-421	-421	-421
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,153	-2,153	-1,828	-1,578	-1,364	-2,153	-2,153	-2,131
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	-60	-88	-127	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		-26		-26	-26	-26	-22	-22	-22
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
27		A.1.14.1	of which: from securitisation positions (-)		0		0	0	0	0	0	0
28		A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0		0	0	0	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31	OWN FUNDS	A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-11	-11	-17	-68	-207	-11	-53	-162
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-90		-90	-90	-90	-90	-90	-90
36		A.1.20	CET1 capital elements or deductions - other		0		0	0	0	0	0	0
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		0							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0							
43		A.1.22	Transitional adjustments		0	0	0	0	0	0	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		0	0	0			0		

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2025 EU-wide Stress Test: Capital

AIB Group plc

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,237	1,237	1,237	1,237	1,237	1,237	1,237	1,237
52		A.2.1	Additional Tier 1 Capital instruments		1,237	1,237	1,237	1,237	1,237	1,237	1,237	1,237
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		10,613	10,613	11,489	12,135	12,578	9,942	9,754	9,679
58		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,670	1,703	1,658	1,658	1,658	1,803	1,811	1,816
59		A.4.1	Tier 2 Capital instruments		1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658
60		A.4.2	Other Tier 2 Capital components and deductions		11	44	0	0	0	145	153	157
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			57,222	57,694	57,931	58,175	60,278	61,826	62,988
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			57,222	57,694	57,931	58,175	60,278	61,826	62,988
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			60,660	61,695	61,993	62,316	61,891	62,067	63,599
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			60,660	61,695	61,993	62,316	61,891	62,067	63,599
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		62,030	57,222	57,694	57,931	58,175	60,278	61,826	62,988
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		62,030	57,222	57,694	57,931	58,175	60,278	61,826	62,988
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		15.11%	16.38%	17.77%	18.81%	19.49%	14.44%	13.78%	13.40%
70		C.2	Tier 1 Capital ratio (transitional)		17.11%	18.55%	19.91%	20.95%	21.62%	16.49%	15.78%	15.37%
71		C.3	Total Capital ratio (transitional)		19.80%	21.52%	22.79%	23.81%	24.47%	19.49%	18.71%	18.25%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,375	9,375	10,251	10,898	11,341	8,705	8,517	8,442
73		D.2	TIER 1 CAPITAL (fully loaded)		10,613	10,613	11,489	12,135	12,578	9,942	9,754	9,679
74		D.3	TOTAL CAPITAL (fully loaded)		12,282	12,315	13,147	13,794	14,237	11,746	11,566	11,495
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		15.11%	16.38%	17.77%	18.81%	19.49%	14.44%	13.78%	13.40%
76		E.2	Tier 1 Capital ratio (fully loaded)		17.11%	18.55%	19.91%	20.95%	21.62%	16.49%	15.78%	15.37%
77		E.3	Total Capital ratio (fully loaded)		19.80%	21.52%	22.79%	23.81%	24.47%	19.49%	18.71%	18.25%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		145,609		145,609	145,609	145,609	145,609	145,609	145,609
79		H.2	Total leverage ratio exposures (fully loaded)		145,609		145,609	145,609	145,609	145,609	145,609	145,609
80		H.3	Leverage ratio (transitional)		7.29%	7.29%	7.89%	8.33%	8.64%	6.83%	6.70%	6.65%
81		H.4	Leverage ratio (fully loaded)		7.29%	7.29%	7.89%	8.33%	8.64%	6.83%	6.70%	6.65%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.44%		1.44%	1.44%	1.44%	1.44%	1.44%	1.44%
84		P.3	O-SII buffer		1.50%		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		5.44%		5.44%	5.44%	5.44%	5.44%	5.44%	5.44%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.60%	2.60%	2.40%	2.40%	2.40%	2.40%	2.40%	2.40%
89		R.1.1	of which: CET1		1.46%	1.46%	1.35%	1.35%	1.35%	1.35%	1.35%	1.35%
90		R.1.2	of which: AT1		0.49%	0.49%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.60%	10.60%	10.40%	10.40%	10.40%	10.40%	10.40%	10.40%
92		R.2.1	of which: CET1		5.96%	5.96%	5.85%	5.85%	5.85%	5.85%	5.85%	5.85%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		16.04%	16.04%	15.84%	15.84%	15.84%	15.84%	15.84%	15.84%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		11.41%	11.41%	11.29%	11.29%	11.29%	11.29%	11.29%	11.29%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

AIB Group plc

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	4,129	3,881	3,611	3,357	3,388	3,235	3,135
2	Interest income	5,375	5,050	4,858	4,952	6,301	6,125	6,056
3	Interest expense	-1,247	-1,169	-1,247	-1,595	-2,914	-2,891	-2,921
4	**Dividend income**	1	1	1	1	1	1	1
5	**Net fee and commission income**	661	595	595	595	463	463	463
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	59	138	138	138	-14	0	0
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**					-237		
8	**Other operating income not listed above, net**	58	45	45	45	37	40	40
9	**Total operating income, net**	4,908	4,660	4,390	4,136	3,636	3,738	3,639
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-58	-16	-273	-258	-1,765	-1,502	-1,297
11	**Other income and expenses not listed above, net**	-2,146	-2,138	-2,184	-2,228	-2,247	-2,267	-2,174
12	**Profit or (-) loss before tax from continuing operations**	2,705	2,506	1,932	1,650	-376	-31	168
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-351	-325	-251	-214	0	0	-22
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	-2						
15	**Profit or (-) loss for the year**	**2,352**	**2,181**	**1,682**	**1,436**	**-376**	**-31**	**146**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	2,644	1,564	1,206	1,030	100	116	134
17	**Attributable to owners of the parent net of estimated dividends**	-292	617	476	406	-476	-146	12
18	Memo row: Impact of one-off adjustments		32	32	32	32	32	32
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	141,261						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

AIB Group plc

	(mln EUR)	1
RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2025	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

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025	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

RowNum	Realised losses 01 January to 31 March 2025	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0