

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,730	10,102	9,446	9,424	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,007	9,537	9,091	9,192	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,845	11,217	10,559	10,537	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	10,123	10,652	10,204	10,305	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,368	12,741	12,083	12,063	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,768	12,309	11,862	11,961	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	50,999	52,637	52,169	56,777	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,624	52,358	51,988	56,629	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.08%	19.19%	18.11%	16.60%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	18.21%	17.49%	16.23%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.27%	21.31%	20.24%	18.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.00%	20.34%	19.63%	18.20%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	24.25%	24.21%	23.16%	21.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.25%	23.51%	22.82%	21.12%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	128,263	130,894	130,947	135,929	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.46%	8.57%	8.06%	7.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,845	11,217	10,559	10,537	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	9,313	9,828	9,654	9,767	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	128,263	130,894	130,947	135,929	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	126,624	129,373	129,918	135,028	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.46%	8.57%	8.06%	7.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.36%	7.60%	7.43%	7.23%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital AIB Group plc

			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	12,368	12,741	12,083	12,063	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	9,730	10,102	9,446	9,424	C 01.00 (10010,0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,696	1,696	1,691	1,666		
		instruments)					C 05.00 (r0030,c0050)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,000	13,394	13,280	13,451	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-109	-198	-696	-1,196		Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-2,483	-2,473	-2,463	-2,412	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-285	-177	266	601	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-576	-552	-557	-556	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CR9. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	 (·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-2,753	-2,801	-2,801	-2,759	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	-28	-39	-49	-48	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (8) (i), 243(1) point (9), 344(1) point (9) and 359 of CRR; Articles 36(1) point (9) and 379(5) of CRR; Articles 36(1) point (8) (iv) and 153(8) of CRR and Articles 36(1) point (8) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 46 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-264	-136	-128	-93	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	1,532	1,390	905	771	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,532	1,390	905	771	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,115	1,115	1,113	1,113	C 01.00 (r0530,c0010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,115	1,115	1,113	1,113	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 61.00 (r6690,00010) + C 01.00 (r6700,0010) + C 01.00 (r0710,r0010) + C 01.00 (r0740,r0010) + C 01.00 (r0744,0010) + C 01.00 (r0746,r0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,845	11,217	10,559	10,537	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,522	1,524	1,523	1,526	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,526	1,528	1,527	1,528	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A4.2		123	133	134	130	$ \begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0020,c0010)+C\ 01.00\ (r0930,c0010)+C\\ c\ 01.00\ (r0950,c0010)+C\ 01.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 01.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array} $	
	A.4.3	Tier 2 transitional adjustments	-127	-137	-138	-132	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	50,999	52,637	52,169	56,777	C 02:00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	375	279	180	147	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.08%	19.19%	18.11%	16.60%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.27%	21.31%	20.24%	18.56%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.25%	24.21%	23.16%	21.25%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,198	8,712	8,542	8,654	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0.0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.19%	16.64%	16.43%	15.28%	(D.1)/(B-8.1)	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	722	565	355	232	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	-123	-133	-134	-130	C 05.01 (r0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	375	279	180	147	C 05.01 (r0440,c0040)	
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⁽¹⁾ The fully baded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the carried columns and the carried columns and the carried columns are calculated by the carricolation basis as in the PRINT 3 disclosure



Overview of Risk exposure amounts

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		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	44,086	45,637	45,500	45,882	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)
Of which the standardised approach	24,184	24,110	23,799	24,296	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	14,773	16,083	16,172	16,260	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,123	5,437	5,524	5,320	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,019	1,138	1,048	1,092	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c3205, s001) + C 08.01 (r0050, c3205, s001) + C 08.01 (r0050, c3205, s001) + C 08.01 (r0040, c3205, s001) + C 08.01 (r0040, c3205, s002) + C 08.01 (r0050, c3205, s002) + C 08.01 (r0050, c3205, c3205, c3205) + C 08.01 (r0050, c3205) + C 08.01 (
Credit valuation adjustment - CVA	121	108	109	99	C 02.00 (r0640, c0010)
Settlement risk	3	2	1	3	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	858	872	898	931	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	477	446	401	330	C 02.00 (r0520, c0010)
Of which the standardised approach	477	446	401	330	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c800)*12.5+C 20.00 (r0010,c950)*12.5+MAX(C 24.00(r0010, c0090);C 24.00(r0010,c1000);C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,435	4,435	4,211	4,211	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (10600, c0010)
Of which standardised approach	4,435	4,435	4,211	4,211	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	4,228	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	50,999	52,637	52,169	56,777	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L AIB Group plc

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,524	2,084	509	1,061
Of which debt securities income	124	165	42	90
Of which loans and advances income	1,267	1,688	420	859
Interest expenses	209	290	78	166
(Of which deposits expenses)	25	34	8	19
(Of which debt securities issued expenses)	88	117	29	63
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2-	3	1-	1
Net Fee and commission income	320	465	134	278
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	11	19	1	23
Gains or (-) losses on financial assets and liabilities held for trading, net	9	12	3	43
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	83	78	30	30
Gains or (-) losses from hedge accounting, net	-9	-9	12	23
Exchange differences [gain or (-) loss], net	-2	-2	0	0
Net other operating income /(expenses)	2	4	1	3
TOTAL OPERATING INCOME, NET	1,731	2,364	611	1,296
(Administrative expenses)	1,079	1,602	324	809
(Cash contributions to resolution funds and deposit guarantee schemes)	21	69	0	38
(Depreciation)	202	274	72	143
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	38	-6	85	49
(Payment commitments to resolution funds and deposit guarantee schemes)	40	0	78	50
(Commitments and guarantees given)	-2	-6	7	-2
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ¹	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-211	-232	-59	-307
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-211	-232	-59	-307
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	41	43	0	34
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	12	20	5	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-3	2	3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	572	631	198	538
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	508	647	175	478
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	508	647	175	478
Of which attributable to owners of the parent	506	649	175	477

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 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	12/2021			As of 31	/03/2022			As of 30	06/2022				
		Fa	ir value hierar	chy		Fa	ir value hierard	chy		Fair value hierarchy			Fair value hierarchy						
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References		
Cash, cash balances at central banks and other demand deposits	41,951				43,611				42,470				45,776				IAS 1.54 (i)		
Financial assets held for trading	477	21	101	356	466	8	157	301	477	12	244	221	594	10	399	185	IFRS 7.8(a)(ii);IFRS 9.Appendix A		
Non-trading financial assets mandatorily at fair value through profit or loss	517	24	1	492	518	26	0	492	550	18	0	532	541	19	0	522	IFRS 7.8(a)(ii); IFRS 9.4.1.4		
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5		
Financial assets at fair value through other comprehensive income	12,692	12,627	65	0	12,690	12,650	39	0	12,496	12,473	23	0	12,440	12,418	22	0	IFRS 7.8(h); IFRS 9.4.1.2A		
Financial assets at amortised cost	64,342				64,722				65,691				66,321				IFRS 7.8(f); IFRS 9.4.1.2		
Derivatives – Hedge accounting	476	0	476	0	423	0	423	0	660	0	660	0	1,211	0	1,211	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8		
Other assets ¹	4,895				5,309				5,953				5,913						
TOTAL ASSETS	125,350				127,739				128,297				132,796				IAS 1.9(a), IG 6		

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	12,663	31	0	-2	0	0	12,661	31	0	-2	0	0	12,469	29	0	-2	0	0	12,415	27	0	-2	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	4,002	0	0	-1	0	0	4,129	0	0	-1	0	0	4,303	0	0	-1	0	0	4,522	10	0	-1	-2	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	51,654	7,368	3,135	-277	-768	-889	52,710	6,780	2,888	-237	-701	-918	53,552	6,762	2,785	-200	-699	-881	54,642	6,219	2,240	-174	-595	-618	Annex V.Part 1.32, 44(a)

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

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

AIB Group plc

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	510	566	517	637	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	108,868	110,986	111,317	115,757	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	457	498	795	1,355	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	499	554	535	495	IAS 37.10; IAS 1.54(I)
Tax liabilities	56	59	42	43	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,326	1,412	1,745	1,581	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	111,716	114,075	114,953	119,868	IAS 1.9(b);IG 6
TOTAL EQUITY	13,634	13,664	13,344	12,928	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	125,350	127,739	128,297	132,796	IAS 1.IG6

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



Breakdown of liabilities

AIB Group plc

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities t	py instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		959	1,062	1,305	1,986	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	8	2	7	6	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	10,276	10,218	10,194	10,177	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	17	27	18	17	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,282	1,152	1,513	1,410	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,135	1,087	1,470	1,368	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	347	348	1,542	1,251	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	290	281	336	452	ECB/2013/33 Annex 2.Part 2.9.1
Берозіся	Other financial corporations	3,764	4,295	3,686	3,575	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,487	3,967	3,306	3,336	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,710	32,550	25,878	28,356	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	30,949	31,825	25,254	27,751	ECB/2013/33 Annex 2.Part 2.9.1
	Households	53,727	54,638	60,434	62,359	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	47,621	50,564	56,310	58,249	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,410	7,439	7,737	8,319	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	1,572	1,574	1,584	1,565	Annex V.Part 1.37
Other financial liabilities		351	345	334	311	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		109,835	112,050	112,630	117,749	



2022 EU-wide Transparency Exercise Market Risk

AIB Group plc

									ALD GIOU	F F												
Ĭ	SA					1	М									IM						
			VaR (Memoran	dum item)	dum item) STRESSED VaR (Memorandum item) AND		AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (Memorandum item		INCREMENTAL DEFAULT AND MIGRATION RIS CAPITAL CHARG		ALL PRICE	RISKS CAPITAL C FOR CTP	HARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR		EX	OTAL RISK XPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/1	12/2021					
Traded Debt Instruments Of which: General risk	436 317	430 310	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities Of which: General risk	111 41	111 16	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	28 0	9	0	0	0	0							0	0	0	0						
Commodities risk	0 477	0 446	0	0	0	0							0	0	0	0						
Total	477	446	0	0		0	0	0	0	0		0	0		0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/0	06/2022					
Traded Debt Instruments	375	311	0	0	0	0							0	0	0	0						
Of which: General risk	288	252	0	0	0	0							0	0	0	0						
Of which: Specific risk	76	50	0	0	0	0							0	0	0	0						
Equities	26	19	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	7	4	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	401	330	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach All Group pic

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	39,562 286	40,194	141		41,420 288	42,056	148	
	Regional governments or local authorities Public sector entities	286	í	1		288	5	1 0	
	Multilateral Development Banks	ő	ŏ	0		0	ő	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	639	639	33		678	678	27	
	Corporates	9,350	6,953	6,536		9,538	7,088	6,660	
		4,203	3,283	2,904		4,032	3,085	2,709	
	Retail	8,949	4,312	3,002		8,610	4,110	2,853	
Consolidated data		2,927	1,432	847		2,927 17.692	1,417	838	
	Secured by mortoaces on immovable property of which: SMF	17,406 2,905	16,375 2.785	8,929 2,653		2,587	16,594 2,510	8,944 2.363	
	of which: SME Exposures in default	2,905	2,785	2,653		2,587	2,510 1,536	2,363	64
	Exposures in default Items associated with particularly high risk	1,717	1,285	1,928		1.764	1,359	2,039	0+
	Covered bonds	.,.,,	1,107	1,320		1,704	0	1,007	
	Claims on institutions and comprates with a ST credit assessment	0	ō	0		ō	ō	o o	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	264	264	463		275	275		
	Other exposures	3,040	3,040	1,600		2,900	2,899	1,415	
	Standardised Total ²	83,537	74,657	24,638		85,453	76,599		1,13
		(2) Standardised Total does no (2) Standardised Total does no (2) Only the most relevant coun calculated as of last quarter	t include the Securitisation pos	tion unlike in the results prior	to the 2019 exercise.				kuni,

		Lanchamanda an Ur rano, Quanton										
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)	39.527 39.717 98 41.366 41.582 96										
	Central governments or central banks	39,527 286	39,/1/	98		41,366	41,582	96				
	Regional governments or local authorities Public sector entities	200	,	1		200	3	1				
	Public sector entities Multilateral Development Banks	0		0		0	0					
	International Organisations	0	0	o o		0	0	0				
	Institutions	234	234	22		242	242	9				
	Corporates	2.515	1.358	1,253		2.888	1,699	1,576				
	of which: SME	1.009	658	561		1.121	721	608				
	Retail	8,216	4,087	2,839		8,019	3,930	2,723				
IRELAND	of which: SME	2,758	1,397	824		2,763	1,385	817				
INCLAND	Secured by mortgages on immovable property	13,703	13,047	6,756		13,968	13,229	6,770				
	of which: SME	1,987	1,894	1,867		1,817	1,753					
	Exposures in default	1,572	1,007	1,186	527	1,420	867		518			
	Items associated with particularly high risk	1,375	1,007	1,511		1,432	1,087	1,630				
	Covered bonds	0	0	0		0	0					
	Claims on institutions and corporates with a ST credit assessment					u u	U					
	Collective investments undertakinos (CIU) Equity	264	264	463		275	275	488				
	Other exposures	2.421	2.421	1.073		2,371	2.370					
	Other exosures Standardised Total ²	2,921	2,921	1,0/3	918	2,3/1	2,370	1,025	850			
					918							

Objied expoure, utilise bepoure viau, is reported before taking into account any effect due to credit convenire detens or credit risk integration betoingsels (ap, substitution effects).

(5) Total viau adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the convenirs. In the related recognition of the country of country and country of country and country

		exposures, but includes general childr hax adjustments.									
					Standardisc	d Approach					
			As of 30,	09/2021			As of 31,	/12/2021			
	(min PID %),	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	22	407	26		AC	402	32			
	Regional governments or local authorities	2/	407	20		40	402	32			
	Public sector entities	0	0	o o		0	0	ا ا			
	Multilateral Development Banks	0	i i	i i		i i	0	i o			
	International Organisations	ō	ō	i o		ō	ō	i			
	Institutions	8	8	2		37	37	1 7			
	Corporates	6,464	5,268	4,958		6,244	5,029	4,725			
	of which: SME	3,134	2,566	2,286		2,847	2,304	2,042			
	Retail	701	213	155		562	171	124			
LINITED VINCDOM	of which: SME Secured by mortspaces on immovable property of which: SME	168	34	22		163	32				
UNITED KINGDOM	Secured by mortgages on immovable property	3,255	2,925	1,823		3,166	2,839	1,698			
	of which: SME	805	779	682		661	649	564			
	Exposures in default	558	401	552	92	677	490	668	118		
	Items associated with particularly high risk	256	194	290		244	187	281			
	Covered bonds	0	0	0		0	0	01			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	0	0	0		0	0	0			
	Equity	0	0	0 574		0	0	0 207			
	Other evensures	615	615	524		525	525	387			
	Standardised Total ²				266			4	269		

		exposures, but includes gener	exposures, but includes general credit nik adjustments.									
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31,	/12/2021				
		Original Exposure ¹	Original Exposure * Exposure Value* Risk exposure amount Value adjustments and provident * Original Exposure* Exposure Value* Risk exposure amount Value Adjustments and Original Exposure* Company * Original Exposure* Company * Original Exposure* Value* * Original Exposure* * Origin									
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0		0		0	0	0				
	Multilateral Development Banks	ō	ō	0		0	0	ō				
	International Organisations	0	0	0		0	0	0				
	Institutions	392	392	8		387	387	8				
	Corporates	119	87	87		118	87	87				
	of which: SME	0	0	0		0	0	0				
	Retail	2	1	1		2	0	0				
FRANCE	of which: SME	0	0	0		0	0	0				
HONINGE	Secured by mortgages on immovable property	93	69	68		179	169	169				
	of which: SME	0		0		0	0	0				
	Exposures in default Items associated with particularly high risk	0			0		0					
	Items associated with particularly high risk Covered bonds	0		0			0					
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	ů				
	Collective investments undertakings (CIU)	0					0	l ő				
	Equity	ō	ō	0		0	0	ō				
	Other exposures	i o	ō	0		0	0	i o				

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, for tricking general count risk adjustments of the adjustments.								
					Standardisc	d Approach				
			As of 30,	/09/2021			As of 31	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
GERMANY	Central covermentate or control basish a Accident covermentary or food anthrollies submission for the control of the control of the Multitation of the control of the control of the Central of the Control of the Central of the Grandon Office Seath of the Central of the Central of the Central of the Grandon Office Seath of the Central of the Central of the Central of the Grandon Office Seath of the Central of the Central of the Central of the Central of the Grandon Office Central of the Central of the Central of the Central of the Central of the Central of the Central of the Central of the Central of the Central of the Central of Central of C	0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
1	Standardised Total ²								0	



	Atto Group pic											
					Standardisc	d Approach						
			As of 30,	09/2021			As of 31,	12/2021				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
UNITED STATES	Control commenced or control shamed in a control shamed in a control shamed commenced or control shamed in a control shamed in	7 0 0 0 2 2 2 2 2 3 3 8 0 0 5 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 2 2 2 2 2 2 2 2 3 3 3 1 7 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 19 1 1 2 2 2 13 3 2 2 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8 0 0 0 0 0 11 12 22 23 3 7 7 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 2 19 1 1 1 0 19 4 4 1 1 188 0 0 0	0			
		(ii) Original exposure, unlike Ex	posure value, is reported befor	a taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.g. substitution effects).					

As of 30/09/2021 As of 31/12/2021 As of 31/12/2021			exposures, but includes general credit risk adjustments.									
CANADA Control of Secure Cont						Standardisc	d Approach					
Canhad accommenta or cambra basis (min table, to) Central accommenta to accommenta to accommenta table (min table, to) Central accommenta table (min table,				As of 30,	/09/2021			As of 31	/12/2021			
Can't di overementa in cuitari à la laine. Can't di controlle documento e lata attancione dell'indicato di controlle della di controlle di control		(1.00.0)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Standardised Total ²	CANADA	Central conveniences or central salessis Beninder convenience beninder beninder Beninder convenience beninder Beninder der verberen beninder b	0 0 0 0 0 0 3 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 3 3 2 2 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 3 2 2 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 3 3 1 1 0 0 0 0 0 0 0 0 0	3 3 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 3 3 2 2 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0			
						0				0		

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
	(rele FIB %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 7	Control overmentate or centrol hashes Revisional overmentate or bod and whiteles Revisional overmentate or bod and whiteles Relitational Development Basis Relitational Development Basis Technologies Gerichelin St. Relitational Control of the Control of t	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		

		exposures, but includes gene	exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach						
			As of 30,	/09/2021			As of 31	/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²			
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	Multilateral Development Banks International Organisations			0		0		0				
	Institutions	0	0	ō		ō	ō	o o				
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail of which: SME			0		0		0				
Counterpart 8	Secured by mortgages on immovable property	i i	0	0		0	i i	ů				
Counterpart o	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds			0		0	0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0				
	Equity		, o	o o		o o	i i	l ő				
	Other exposures		0	0		ō		ō				
	Standardised Total ²											

		(2) Total value adjustments and provisions per country of contemptry excludes those for securification exposures, additional valuation adjustments (AVAs) and other own funds exductions related to the exposures, but nicked spersed own fails adjustments and adjustments and provisions per country of contemptry excludes those for securification exposures, but nicked spersed own fail adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31	/12/2021		
	(min EUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Control devertments or control hands. Accident devertments or control abands. Accident devertment or board activities Activities of the control of the co	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	
	Other exposures Standardised Total ²		· ·		0	0				

O Copyrell exposure, unlike Exposure value, a reported before taking into account any effect due to cedif convention factors or cedif risk indigation submaps (a.g., substitution effects).

(2) Total value adjustments and provisions per country of counterpairy excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds excludes related to the exposures, but valued operant recent read that substitutions.

		Standardised Approach								
		As of 3	0/09/2021			As of 31	/12/2021			
(role EUR. %)	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of	sociamient	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0			0		

EBA CONTROL 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardise	d Approach						
			As of 31,	03/2022			As of 30,	06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	40.967	41.607	149		43.986	44.551	507				
	Central coveraments or central banks 43,967 41,967 199 43,966 49,551 507 Regional goveraments or central abnks 5 1 278 5 1											
	Regional governments or local authorities											
	Multilateral Development Banks	ō	ō	o o		ō	ō	i i				
	International Organisations	0	0	0		0	0	0				
	Institutions	1,057	1,057	30		2,004	2,004	98				
	Corporates	9,489	6,881	6,452		9,349	6,794	6,406				
	of which: SME	3,906	3,032	2,656		3,554	2,722	2,385				
	Retail	8,641	4,125	2,855		8,623	4,165	2,888				
Consolidated data	of which: SME	2,961	1,463	864		2,957	1,458	862				
Consolidated data	Secured by mortgages on immovable property	17,130	16,321	8,738		17,669	16,676	9,051				
	of which: SME	2,613	2,534	2,399		2,942	2,842	2,705				
	Exposures in default	2,140	1,449	1,869	607	1,817	1,267	1,620	461			
	Items associated with particularly high risk	1,865	1,447	2,170		1,908	1,458	2,188				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and cornerates with a ST credit assessment	0	U	0		0	U	0				
	Collective investments undertakings (CIU)	285	285	529		248	248	421				
	Equity	3.383	285 3.382	1,356		3.072	3.072	1.457				
	Other exposures Standardised Total ²	85,246	76,559	24,147	1.090	88,954	80,241	24,637	885			
	System S											

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	03/2022			As of 30,	/06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	40,914	41,150	94		43,906	44,163	323			
	Regional governments or local authorities	288	5	1		278	5	1			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	482	482	13		923	923	69			
	Corporates	2,562	1,367	1,247		2,991	1,758	1,632			
	of which: SME	1,055	682	570		1,153	734	617			
	Retail	8,066	3,949	2,729		8,100	3,997	2,767			
IRELAND	of which: SME	2,808	1,431	844		2,823	1,426	842			
INCOMIND	Secured by mortgages on immovable property	13,724	13,121	6,662		14,176	13,503	6,970			
	of which: SME	1,873	1,805 833	1,752		2,157 1.145	2,082	2,026			
	Exposures in default	1,362		1,005	492	1,145	738	898 1.707	370		
	Items associated with particularly high risk	1,478	1,151	1,726		1,496	1,138	1,707			
	Covered bonds		0				U				
	Claims on institutions and corporates with a ST credit assessment		0				U				
	Collective investments undertakings (CIU)	285	285	529		248	248	421			
	Equity Other exposures	2,684	2.683	1,241		2381	2.381	1.341			
		2,004	2,003	1,291	822	2,301	2,301	1,391	623		
	Standardised Total ²										

		excesses, but inductes general credit risk attentments.												
					Standardise	d Approach								
			As of 31,	/03/2022			As of 30,	06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
	Central governments or central banks	45	380	35		71	307	161						
	Regional governments or local authorities Public sector entities	u o	U	0			U	0						
	Public sector entities Multilateral Development Banks	0	0			,	0	0						
	International Organisations	o o	0	ů		ů	0	0						
	Institutions	3	3	1		3	3	1						
	Corporates	6,521	5,160	4,854		5.857	4.634	4,376						
	of which: SME	2,797	2,300	2,038		2,388	1,977	1,760						
	Retail	546	168	121		494	160	115						
LINITED VINCDOM	of which: SME Secured by mortoages on immovable property	152	32	20		131	31	20						
UNITED KINGDOM	Secured by mortgages on immovable property	2,763	2,599	1,524		2,867	2,614	1,574						
		628	618	542		653	629	555						
	Exposures in default	599	447	610	107	494	361	470	83					
	Items associated with particularly high risk	286	202	302		328	237	356						
	Covered bonds	0	0			0	0	0						
	Claims on institutions and corporates with a ST credit assessment	U O	U				U	0						
	Collective investments undertakinos (CIU) Equity	0	0			ů	0	0						
	Other exposures	656	658	103		688	889	112						
	Standardised Total ²			102	252	500	000		244					
	Statioardisco Ideal				131				244					

					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control downwoods or control based. Control downwoods or control down Control Control	0 0 0 1 346 118 8 0 129 0 0 0 0 0	0 0 0 546 99 0 0 0 0 0 0 0 0	0 0 0 0 11 199 90 0 0 0 163 0 0 0 0	0	0 0 0 1,137 90 0 179 0 0 0 0 0	0 0 0 0 1,037 22 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 121 722 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰

			econsums, but includes censual credit risk adhetments.											
					Standardise	ed Approach								
			As of 31	/03/2022			As of 30,	06/2022						
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²					
GERMANY	Cache of commencia or control basis. And the commencia or control basis. And the commencia or control basis Individual commencial or control basis Individual	0 0 0 0 0 0 43 43 1 1 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33	0 0 0 0 0 0 33 33 0 0 0 1 1 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 1 1 2 2 0 0 0 0 0 0 0 0	0 0 0 0 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						



Country of Counterpart 7

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

(on 103, %) Comb al convenients or central back Related convenients or leaf authorities	Original Exposure ¹	As of 31, Exposure Value ¹	/03/2022 Risk exposure amount	Standardise Value adjustments and provisions ²			06/2022	
(min E.R. %) Central covernments or central bank Resional governments or local authorities	Original Exposure ¹							
(min E.R. %) Central covernments or central bank Resional governments or local authorities	Original Exposure ¹	Exposure Value ¹	Risk exposure amount					
Central governments or central banks Regional governments or local authorities	8			provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
International Consequent Rana International Consequent Rana International Consequent Internation	0 0 0 2 23 3 7 7 0 55 4 4 1 2 0 0 0	8 0 0 0 0 2 2 2 2 2 2 2 4 4 1 1 7 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 0 0 0 19 2 1 1 0 18 4 1 1 11 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 0	0	10 0 0 0 2 126 1 7 1 54 3 2 63 3 0 0 0	10 0 0 0 2 81 1 1 2 1 1 50 3 3 1 1 6 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 0 0 0 0 0 0 0 89 1 1 1 2 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
(1	1) Original exposure, unlike Ex	posure value, is reported befo	ne taking into account any effec	t due to credit conversion factor	or credit risk mitigation technic	ues (e.g. substitution effects).		

	(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but finded on several credit risk shall restrict.											
		exposures, but includes gene	al credit risk adjustments.		Standardise	ed Approach						
			As of 31,	/03/2022			As of 30	/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(min EUR, %) Central governments or central banks	0	0			0		0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0			0	0				
	Corporates	3	3	3			0	0				
	of which: SME	3	3	3			0	0				
	of which: SME	1	0				0	0				
CANADA	Secured by mortgages on immovable property	2	2	1		2	2	1				
	of which: SME	i i	0	i		ō	0	i o				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0			0	0				
	Equity	0	0	0			0	0				
	Other exposures	12	12					U				

exposures, but includes gener	al credit risk adjustments.						
			Standardisc	d Approach			
	As of 31,	/03/2022			As of 30,	06/2022	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	ů		0	0	0	
ō	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
U O	0	0		0	U	0	
0					0	0	
o o	0	0	ů	0	0	0	
ō	0	ō		i i	ō	ō	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
	0	0		0	0	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution efficis).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds industries related to the

			(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general order first adjustments. Here or the provision is not because or the provision of the provision of the provisions, but includes general order first adjustments.										
		esponent, con mostes gene	a Otok III. asjasirina.		Standardise	d Approach							
			As of 31	/03/2022			As of 30	/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Country of Counterpart 8	Come of conversation or control to the Come No. Control conversation or local substitution Public sector estitic Public sector Public sector Public sector Read Public sector Pu	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0				
	Standardised Total ²				0								

		exposures, but includes gene		unterparty excludes those for se	unsation exposures, additional	i vauacon adjusements (AXAS)	and other own runds reduction	is related to the	
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0				0	0	0	
	International Organisations	ů o	l o	o o		ő	ů ů	ů o	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of	Retail of which: SME	0				0	0	0	
Counterpart 9	Secured by mortgages on immovable property	ů o	l o	o o		ő	ů ů	ů o	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures			0		0	0	0	
1	Standardised Total ²				0				

		exposures, but includes gene		anapaty escapes order for a		,			
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min ESR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Country of Counterpart 10	Contral governments or control hashed Supplical governments be but authorities produced to the control of the	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²								

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

AIB Group plc

		IRB Approach												
				As of	30/09/2021			As of 31/12/2021						
		Original Exposure Exposure Exposure adjus					Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposur	amount	Value adjustmen	
	(min ELR _v %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision	
	Central banks and central governments	10,174	0	10,556	82	0	1	10,101	0	10,518	706	0	1	
	Institutions	15,413	0	15,149	2,033	0	1	16,906	0	16,622	2,338	0	1	
	Corporates Corporates - Of Which: Specialised Lending	15,512 1.623	518	13,666 1,487	13,224 956	0	642	16,026 1,789	462 0	14,056 1,648	13,737 1.077	0	638	
	Corporates - Of Which: SME	2,993	359	2,347	2,523	0	185	2,804	332	2,224	2.270		209	
	Corporates - Of Which: SME Retail	18.850	339 711	18.492	2,523 5.123	547	212	18.759	479	18.416	5.437	692	195	
	Retail - Secured on real estate property	18,850	711	18,492	5,123	547	212	18,759	479	18,416	5,437	692	195	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0,123	0	0	0	0	0	0,450	0.1	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-S		711	18 492	5.123	547	212	18.759	479	18.416	5.437	692	195	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0		0	0	0	0	0		
	Other non credit-obligation assets				6						6			
	IRB Total ²				20,467						22,224			

(u) - unyone replaceme, unima trapiscere values, in reported before failing risks account any effect does to credit convenion factors or credit risk entigation section(see, (u.g., substitution effects)).
(2) Bill Tail does not related to Securitation of price control or limits in the results of the 2015 decrease).
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countries prove growing up to 99% of total original exposure or Top 10 countries and lot quarter.

							IRB Ap	proach					
				As of	0/09/2021					As of	31/12/2021		
		Exposure Value ¹				amount Value adjustments		Original Exposure ¹		Risk exposure amount		Value adjustments and	
	(min EUR _v %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 124	0	59 120	0 42	0	0	0 120	0	0 120	0	0	0 0
	Corporates	10.034	491	8.314	4.2 7.493	0	507	120	439	8,399	7,778	0	508
	Corporates - Of Which: Specialised Lending	896	431	805	506	0	2	915	0	826	511	0	8
	Corporates - Of Which: SME	2.981	359	2,336	2.511	0	185	2.791	332	2.213	2.260	0	209
	Retail	18,798	707	18.439	5.103	544	210	18,710	476	18.367	5.415	687	194
	Retail - Secured on real estate property	18,798	707	18,439	5,103	544	210	18,710	476	18,367	5,415	687	194
TRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INLLAND	Retail - Secured on real estate property - Of Which: non-Sh	18,798	707	18,439	5,103	544	210	18,710	476	18,367	5,415	687	194
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other 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	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity			0					0	0		0	0
	Other non credit-obligation assets		_	ů						Ů		, i	- i
	IRB Total												

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g. substitution effects).

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	7,165	0	7,165	0	0	0	6,917	0	6,917	315	0	0
	Institutio		6,850	0	6,898	738	0	0	7,230	0	7,285	892	0	0
	Corporate		784	10	736	621	0	9	950	0	890	788	0	6
		Corporates - Of Which: Specialised Lending	384	0	344	239	0	0	424	0	384	281	0	1
		Corporates - Of Which: SME	4	0	4	5	0	0	- 4	0	- 4	4	0	0
	Retail		25	2	25	11	2	1	22	2	22	12	3	0
		Retail - Secured on real estate property	25	2	25	11	2	1	22	2	22	12	3	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	25	2	25	11	2	1	22	2	22	12	3	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of :	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	-		Of which: defaulted	provisions
	Central banks and central governments	346	0	652	0	0	0	389	0	395	18	0	0
	Institutions	3,798	0	3,519	336	0	0	3,745	0	3,464	340	0	0
	Corporates	526	0	497	467	0	5	510	0	480	453	0	/
	Corporates - Of Which: Specialised Lending	44	0	44	17	0	0	44	0	43	24	0	0
	Corporates - Of Which: SME Retail		0	0	0	0	0	2	0	0		0	0
		1		1		0		1	0	1	1		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	0	0	0	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Sh	1		1	0	0	0	,	0	,	1		0
	Retail - Qualifying Revolving					0		n n	0	0			ı o
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	0	ō	0	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	ō	0	0	0	0	ō	ō	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	42	0	42	0	0	0	43	0	43	2	0	0
	Institutions	765	0	771	80	0	0	1,902	0	1,915	121	0	0
	Corporates	296 45	2	291 45	259 22	0	2	292 43	1	287	253 16	0	2
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	95		45	22	0		93	0	42	16		
	Retail	2	0	2	1	0	0	2	0	2	1		
	Retail - Secured on real estate property	2	0	2	1	0		2		2	1		
	Retail - Secured on real estate property - Of Which: SME	ő	0			0							
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh		ō	3	1	ō	ō	2	ō	2	1	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

AIB Group plc

							IRB Ap	proach					
				As of	30/09/2021					As of 3	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment:
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	· iiio		Of which: defaulted	provisions
	Central banks and central governments	552	0	552	0	0	0	652	0	652	30	0	0
	Institutions	126	0	125	55	0	0	141	0	138	66	0	0
	Corporates	2,320	5	2,308	2,822	0	47	2,188	11	2,166	2,600	0	51
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	22	0	22	19	0	0
	Corporates - Of Which: SME	5	0	5	6	0	0	5	0	5	4	0	0
	Retail	9	0	9	3	0	0	9	0	9	4	0	0
	Retail - Secured on real estate property	9	0	9	3	0	0	9	0	9	4	0	0
UNITED STATES	Retail - Secured on real estate property - 0		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - 0		0	9	3	0	0	9	0	9	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0		0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	342	0	342	0	0	0	341	0	341	16	0	0
	Institutions	1,129	0	1,129	190	0	0	1,104	0	1,104	207	0	0
	Corporates	141	0	140	163	0	6	145	0	144	166	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1 0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which; non-Si Retail - Qualifying Revolving	1	0	1	0	0	0	1	0	1 0		0	0
	Retail - Qualifying Revolving Retail - Other Retail			0		0	0		0	0			0
	Retail - Other Retail - Of Which: SME	0		0		0	0		0	0			0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0		0		0	0		0	0			0
	Retail - Other Retail - Of Which: non-SME Equity	,		0		0	0		0	0			0
	Other non credit-obligation assets	_			_								
	IRB Total												

19 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0	0	0	0	0	0
	Corporates - Ur Which: SME Retail			0		0			0				
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME				0	0	0	0	0	0	0		0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-Sh	ů			0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	o o	0	0	0	0	0	0	0	0	ů .	0	ů
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ı	0	I 0	0	0	0	0	0	0	0	0	ů
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity		0	0	0	ō	0	0	ō	ō	o o	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bar	nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0		0	0	0	0		0	0	0	0	0
		Corporates - Of Which: Specialised Lending			0		0	0		0	0			0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property	0			0	0	0		0	0			0
		Retail - Secured on real estate property - Of Which: SME	0			0	0	0		0	0			0
Country of Counterpart 8		Retail - Secured on real estate property - Of Which: non-Si	0		0	0	0	0		0	0		0	0
,		Retail - Qualifying Revolving	0		0		0	0	0	0	0	o o	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	ō	ō	0	ō	o o	0	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ō	ō	0	ō	o o	0	ō
	Equity	The same of this is the same	0	0	ō	0	0	ō	ō	ō	ō	0	0	ō
		credit-obligation assets												
	IRB Total													

		•												
								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0		0	0	0	0		0	0	0	0	0
	Retail				0		0	0		0	0			0
		Retail - Secured on real estate property			0		0	0			0			0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: SME			0	0	0	0		0	0	0		0
country or counterpart's		Retail - Secured on real estate property - Of Which: non-Si			0		0	0		0	0			0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME					0	0			0			0
							0				0			
	Equity	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	0			
		credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2021					As of	31/12/2021		
			Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending			0		0	0		0	0			0
	Retail	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property			0	0	0	0		0	0		0	0
		Retail - Secured on real estate property - Of Which: SME			0	0	0	0		0	0		0	0
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: non-Sh			0	0	0	0		0	0			0
,		Retail - Qualifying Revolving			0		0	0	0		0	o o		0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō	
		Retail - Other Retail - Of Which: non-SME	ō	0	ō	ō	0	ō	0	ō	ō	ō	ō	
	Equity	Maria - Otro Maria - Or William Horania	ō	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō
		credit-obligation assets												
	IRB Total													

Credit Risk - IRB Approach

AIB Group plc

							IRB Ap	proach					
				As of 3	31/03/2022					As of 3	0/06/2022		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	9,060	0	9,458	649	0	1	8,940	0	9,323	661	0	1
	Institutions	19,768	0	19,523	2,466	0	1	20,718	0	20,475	2,517	0	1
	Corporates	16,239	492 34	14,236 1,702	13,756	0	628 19	16,429 1,904	422 29	14,508 1,759	13,833	0	499
	Corporates - Of Which: Specialised Lending	1,902 2.995	39	2,350	1,047 2.390	0		2,988	29	2 371	1,194		152
	Corporates - Of Which: SME Retail	2,995 18.811	329 451	18,477	2,390 5.524	663	209 180	2,988 18.894	261	18.542	2,453 5.320	417	152
	Retail - Secured on real estate property	18,811	451 451	18,477	5,529 5.524	663	180	18,894	271	18,542 18,542	5,320	417	96
	Retail - Secured on real estate property - Of Which: SME	10,011	431	10,477	3,329	003	100	10,034	2/1	10,542	3,320	417	90
Consolidated data	Retail - Secured on real estate property - Of Which: non-Si		451	18.477	5.524	663	180	18.894	271	18.542	5.320	417	95
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	0	ō	0	ō	0	ō	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				5						5		
	IRB Total ²				22,401						22,337		

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	151	0	151	69	0	0	98	0	94	54	0	0
	Corporates Corporates - Of Which: Specialised Lending	10,361 986	470 34	8,546 865	7,800 479	0	498 17	10,370 919	387 29	8,612 831	7,733 504	0	364 15
	Corporates - Of Which: SME	2.967	324	2,324	2.361		206	2.961	261	2.347	2.426		149
	Retail	18.764	448	18.430	5,504	659	180	18.849	271	18.497	5.303	416	95
	Retail - Secured on real estate property	18,764	448	18,430	5,504	659	180	18,849	271	18,497	5,303	416	95
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0.33	0	0	0	0	0	920	0
IRELAND	Retail - Secured on real estate property - Of Which: non-Si	18,764	448	18,430	5,504	659	180	18.849	271	18,497	5.303	416	95
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

6,045 7,563 1,001 446 18 22 22 0 22 0 0 UNITED KINGDOM

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	417	0	423	19	0	0	400	0	406	18	0	0
	Institutions	4,923	0	4,693	385	0	0	5,571	0	5,356	528	0	0
	Corporates	522	0	491	472	0	8	560	0	530	509	0	9
	Corporates - Of Which: Specialised Lending	43	0	43	24	0	0	71	0	70	42	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	2	0	0	0	0	0
	Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	18 2.413	0	18 2.431	2 123	0	0	10 2.843	0	10 2.861	0 222	0	0
	Corporates	271	1	266	249	0	2	292	1	287	264	0	3
	Corporates - Of Which: Specialised Lending	43	0	42	17	0	0	40	0	39	17	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	2	1	0	0	3		3	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	2	0	0	0	3		3	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-St		0	2	1	0	0	2	0	2	1		0
-	Retail - Qualifying Revolving	n	0	n	n	0	0	0	0	ő	n	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

AIB Group plc

								IRB Ap						
					As of	31/03/2022		IND AP	produi		As of	30/06/2022		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		anks and central governments	551	0	551	25	0	0	501	0	501	23	0	0
	Institutio		141	0	139	68	0	0	157	0	155	68	0	0
	Corporati		2,204	11	2,191	2,611	0	51	2,224	12	2,208	2,608	0	45
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	31	0	31	27	0		52	0	49	36		0
	Retail	Corporates - Ur Which: SME	5	0	5	1			4		1	3		0
	Retail		9	0	9	3	1		9		9	3		0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	9	0	9	3	1		9	0	9	3	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: non-Si												0
OILTED STATES		Retail - Qualifying Revolving	9	0	9	3	1		9	0	9	3	0	0
		Retail - Other Retail			0	0			0	0		0		0
		Retail - Other Retail - Of Which: SME			0	0			0	0		0		0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0	0	0
	Equity	Ketali - Otilei Metali - Ur Which: non-SME			0		0							0
		credit-oblication assets					,		- 0		,			-
	IRB Total													
	IND TOTAL													

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	386	0	386	18	0	0	385	0	385	24	0	0
	Institutions	1,660	0	1,675	250	0	0	1,702	0	1,710	166	0	0
	Corporates	147	0	147	170	0	3	153	11	152	162	0	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non-Si	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Origina	l Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0					0			0		
	Corporates		0					0			0		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0				0			0		0
	Retail		0	0		0		0			0		0
	Retail - Secured on real estate property		0		0			0	0	0	0	0	0
	Retail - Secured on real estate property - Of Wh	siele SME 0	0				ů	0			0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Wh		0	o o			ů	0			0	0	0
	Retail - Qualifying Revolving	0	0	o o	n n	0	ů	0	0	o o	0	0	0
	Retail - Other Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME		0	ō		0	ō		0		o	0	0
	Retail - Other Retail - Of Which: non-SME	o o	0	ō	0	0	0	0	0	ō	0	0	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

| As of 31/03/2022 | As of 39/06/2022 | As of 39/06

							IRB Ap	proach					
				As of	31/03/2022					As of	30/06/2022		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending		0			0	0	0		0	0		0
	Corporates - Of Which: SME Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property		0		0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME		0		0		0	0		0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-S		0	0	0	0	0	0	0	0	0	0	0
,	Retail - Qualifying Revolving	ı .	0				0	0		0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	ō	0	0	0	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2021							
						Dire	ct exposures							
-	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria													
Total	Belgium	22 2 9 9 1	0 0 0 23 0 95 0	000000000000000000000000000000000000000		22	0 0 0 0 0 3 0 0 7 87 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	3
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Bulgaria	A40	110	·		33	07	·						
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
[0 - 3M [Czech Republic	() () () () () () () () () ()	0 10 0 0 0 0 0	0 0 0 0 0		() () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0)))))
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Finland													
[0 - 3M [France	177	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((17:	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	8
[0 - 3M [Germany	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
0 - 3M 13M - 1Y	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	31 4 4 1,04 2,44 64 3,313 799 6,122	1,043 9 249 3 643 7 3,317	0 0 0 0 0	0 0 0 0 0	(() 1,042 244 646 1,4446 188 3,563	38 43 0 4 3 1,871 602 2,562	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	335 5 0 1 0 12 0 352	0 0 0 0 0 0 0	203
[0 - 3M [Italy	188 144 3 3 6	0 180 180 2 142 1 31 0 0 0	0 0 0 0	0 0 0 0 0	(188) 142 33 (() ()	0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	110
[0 - 3M [Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	2



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	` 	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	(((11)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 10 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	() 11 12 2- 2- 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((); 1: 2/ ((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	10
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia	22 22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((((((((((((((((0 0 0 0 0 0 20	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	51
[0 - 3M [Slovenia	22 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	comprehensive income		Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	esposate amount
[0 - 3M [Spain	100 (166 161 131 15 400 33	0 166 131 19 405	0 0 0 0	0 0 0 0 0	100 60 166 133 15 365 381	0 0 0 0 37	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	146
[0 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [United Kingdom	33 12 6 12	33 13 0 0 0 0 12	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		33 13 0 0 0 0 12	000000000000000000000000000000000000000	0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	46
0 - 3M	Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
[0 - 3M [Australia													
0 - 3M	Canada	(33 (55 25* (314)		0 0 0 0 0 0	0 0 0 0 0 0	(33 (5; 19; (28;	0 0 0 0 59 0 59	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	16
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative iniancial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0)))))))
[0 - 3M [u.s.	(((((((((((((((((((0 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	284 284	0 8 0 0 0 0 0 0	0 0 0 0 0 6 6	0 0 0 0 0 0 24 24	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	39
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA		0 0 0 0 0 5 5 5 5 5 5 5	(0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000)
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
To - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								AIB Group plc							
								As of 31/12/2021							
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
I													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
	[0 - 3M [3M - 1 Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	(((44 (72 (122	0 0 0 3 48 8 0 74 0 122	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 26 0	0 0 0 0 0	0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria													
Total Total Tam - 1y Tam - 1y Tam - 2y Total	Belgium	(((((((((((((((((((0 0 0 0 0 0 0 3 3 2 9 2 9 2	000000000000000000000000000000000000000		(((3)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria		141	·				·						
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M [France	200	0 0 0 0 0 0 201 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	9
[0 - 3M [Germany	10	0 0 0 10 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 10 0	000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
0 - 3M	Croatia									-				
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	1. 1,122 23 31 11 86 2,63 74 5,726	12 1,125 233 117 862 2,631 7400	0	0 0 0 0 0 0	(99) 23; 11: 466 1,17; 14: 3,116	0 3 402 1 459	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	322 3 0 0 12 0 336	000000000000000000000000000000000000000	434
To - 3M	Italy	35 55 99 9 (33 30	51 199 94 0 0 0 31	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5)-15 199 9 ((3)-375	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	000000000000000000000000000000000000000	
Total Tota	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	117



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania													
[0 - 3M [Luxembourg	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Malta													
0 - 3M	Netherlands													
To - 3M	Poland	27	0 0 7 7 27 0 0 0 0	0 0 0 0 0	0 0 0 0 0	23	0 0 0 7 7 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia	22	0 0 0 0 0 0 0 0 0 2 7 2 2 7	0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 20 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	5
[0 - 3M [Slovenia	22	0 0 0 0 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	4



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 79 188 16 49 443 52 826	0 979 188 16 49 443 52 826	0 0 0 0 0	0 0 0 0 0	77 18 1 3 41 5 788	0 0 0 11 27 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	143
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [11	United Kingdom	66 64 0 0 0 0 0 11	6 64 0 0 0 0 0 11 82	0 0 0 0 0	0 0 0 0 0		6 64 0 0 0 0 0 11 82	0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	174
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	0 0 2-29 10 113 233 3 3 3		0 0 0 0 0	0 0 0 0 0	22 11 5 22 22		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	24
To - 3M	Hong Kong	333	3.5			Jan								



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0		0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [u.s.	(((((((((((((((((((0 9 0 0 0 0 0 0 0 0 0 0 259	(0 0 0 0 0	266 266	0 9 0 0 0 0	0 0 0 0 0 0 3 3	0 0 0 0 0 0 26	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	41
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 1SY - 10Y [] 10Y - more Total	China													
To - 3M	Switzerland													
To - 3M	Other advanced economies non EEA		0 0 0 0 0 0 5 5 0		0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
To - 3M	Other Central and eastern Europe countries non EEA						,		·	J	·			
[0 - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	66 113	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 26 0	000000000000000000000000000000000000000		() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures AIB Group plc

					As of 30/09/2021									As of 31/12/2021				
		Gross o	carrying amount/ Nominal ar	nount		Accumulated imp	airment, accumulated nega it risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ca	rrying amount/ Nomina	al amount		Accumulated imp	sairment, accumulated n fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		which non-performing	*	On performing exposures ²	On non-performir	ng exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	y ^t	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	41,39	4 0								43,066						,		
Debt securities (including at amortised cost and fair value)	16,69] ,			1	16,821				1	1 .]
Central banks	10,05		1 1						1 1	10,021]			1
General governments	8.38					1				8.382								
Credit institutions	5.94					1				5.955								
Other financial corporations	1,71	19 0					0			1,806	0							0
Non-financial corporations	65	54 0				1	0			678	0				1			
Loans and advances(including at amortised cost and fair value)	62,57	0 43	3,467	3,467	3,135	1,045	927	889	2,162	62,724	58	3,129	3,129	2,888	945	942	911	1,809
Central banks	36	51 0				۰	0		0	361	. 0		0					
General governments	7	78 0				1	0			86	o 0		0				2	0
Credit institutions	2,82	28 0		0			0	0		2,969	0	c	0	c				0
Other financial corporations	1,37	74 0	3	3	3	26	2	2	1	1,489	0	3	3	3	25	:	2	0
Non-financial corporations	25,10	11	1 1,769	1,769	1,580	828	419	417	1,093	25,193	19	1,834	1,834	1,663	763	459	9 45	1,116
of which: small and medium-sized enterprises	11,54	18 9	9 1,144	1,144	1,141	352	272	271	726	11,004	11	1,155	1,155	1,154	316	301	30	715
of which: Loans collateralised by commercial immovable property	7,63	36 7	7 1,087	1,087	907	363	144	143	920	7,641	14	1,098	1,098	925	322	195	19	891
Households	32,82	22 32	2 1,694	1,694	1,551	190	507	470	1,069	32,626	39	1,292	1,292	1,222	155	481	45	693
of which: Loans collateralised by residential immovable property	29,03	31 20	1,317	1,317	1,180	92	302	269	1,011	28,825	5 25	914	914	845	81	26:	24	649
of which: Credit for consumption	2,67		1 241	241	240	81	152	152	19	2,681	1 14	245	245	245	64	159	15	16
DEBT INSTRUMENTS other than HFT	120,66	0 43	3,467	3,467	3,135	1,049	927	889	2,162	122,611	58	3,129	3,129	2,888	948	947	91	1,809
OFF-BALANCE SHEET EXPOSURES	14,21	3	168	168	168	65	17	17	0	14,547		161	161	161	57	22	. 2	

Fig. 12 and 13 and 14 and 15 a

Performing and non-performing exposures AIB Group plc

| Part |

For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments

14,241

(2) institutions report the first for committative report of the committee report of the c

(4) for the or bilders these liters, accommission frequence that these, accommission designed in the result of the production of the produ



Forborne exposures

Ī			As of 30/	09/2021					As of 31/	12/2021		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,764	2,321	1,041	551	3,119	1,583	4,332	1,934	1,009	544	2,740	1,218
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	52	1	21	1	1	0	52	1	20	1	1	0
Non-financial corporations	2,953	1,038	647	200	1,815	702	2,924	1,045	639	222	1,811	699
of which: small and medium-sized enterprises	1,412	604	270	126	896		1,343	580	286	153	829	
Households	1,759	1,282	372	350	1,304	881	1,355	887	351	322	928	519
DEBT INSTRUMENTS other than HFT	4,764	2,321	1,041	551	3,119		4,332	1,934	1,009	544	2,740	
Loan commitments given	108	21	13	0	0	0	125	34	12	1	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	881						642					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	107						86					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

AIB Group plc

			As of 31/	03/2022					As of 30/	06/2022		
		ring amount of with forbearance	Accumulated of accumulated of value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fine received on experience forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR.)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	o	0	0	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	4,338	1,971	992	531	2,883	1,285	3,737	1,570	691	321	2,618	1,087
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	51	0	19	0	1	0	51	0	22	0	0	o
Non-financial corporations	2,796	988	558	159	1,889	728	2,537	894	438	107	1,772	670
of which: small and medium-sized enterprises	1,425	582	232	95	1,046		1,320	528	210	68	982	
Households	1,491	983	415	372	993	558	1,149	676	231	214	845	417
DEBT INSTRUMENTS other than HFT	4,338	1,971	992	531	2,883		3,737	1,570	691	321	2,618	
Loan commitments given	105	25	10	1	0	0	147	26	11	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	793						579					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	84						214					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading AIB Group plc

			As of 3	0/09/2021					As of 31	L/12/2021					As of 31	1/03/2022					As of 30	0/06/2022		/
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performin		Of which loans and advances subject to	Accumulated impairment ¹	value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1.697	91	91	1.697	57	0	1.659	92	92	1.659	59	0	645	28	28	645	16	0	632	33	33	632	15	0
Mining and guarrying	23	2	2	23	2	0	26	2	2	26	2	0	28	2	2	28	2	0	26	0	0	26	0	0
Manufacturing	2,619	49	49	2,619	52	0	2,547	57	57	2,547	53	0	2,539	58	58	2,539	63	0	2,710	54	54	2,710	65	0
Electricity, gas, steam and air conditioning upply	1,803	0	0	1,803	17	0	1,853	0	0	1,853	28	0	1,948	29	29	1,948	31	0	1,935	29	29	1,935	34	0
Water supply	201	6	6	201	4	0	232	5	5	232	5	0	232	5	5	232	4	0	218	5	5	218	3	0
Construction	1,509	33	33	1,509	52	0	1,694	37	37	1,694	49	0	1,849	32	32	1,849	39	0	1,883	41	41	1,883	45	0
Wholesale and retail trade	1.722	123	123	1.722	98	0	1.724	147	147	1.724	111	0	1.657	140	140	1.657	97	0	1.582	85	85	1.582	63	0
Transport and storage	1.163	32	32	1.163	45	0	1.343	31	31	1.343	46	0	1.287	16	16	1.287	35	0	1.296	15	15	1.296	34	0
Accommodation and food service activities	3,078	565	565	3,078	475	0	2,966	529	529	2,966	446	0	2,769	423	423	2,769	396	0	2,548	378	378	2,548	314	0
Information and communication	1.040	19	19	1.040	20	0	1.141	33	33	1.141	35	0	1.164	27	27	1.164	31	0	1.154	27	27	1.154	20	0
Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Real estate activities	6.017	715	715	5.760	287	0	6.000	739	739	5.756	253	0	5.520	576	576	5.278	160	0	5.712	500	500	5.470	147	0
Professional, scientific and technical	753	31	31	753	31	0	768	29	29	768	31	0	666	14	14	666	19	0	711	13	13	711	19	0
Administrative and support service	257	15	15	257	17	0	240	15	15	240	18	0	239	14	14	239	15	0	239	20	20	239	14	0
Public administration and defence,	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Education	343	8	8	343	8	0	228	8	8	228	8	0	244	7	7	244	20	0	203	6	6	203	5	0
Human health services and social work	1,618	32	32	1,618	28	0	1,566	63	63	1,566	32	0	1,590	58	58	1,590	30	0	1,639	60	60	1,639	30	0
Arts, entertainment and recreation	447	26	26	447	27	0	421	27	27	421	19	0	390	29	29	390	19	0	364	31	31	364	23	0
Other services	817	20	20	817	27	ő	786	19	19	786	28	0	696	11	11	696	20	0	689	9	9	689	13	1 0
nans and advances	25 107	1.769	1.769	24.850	1 747	ń	25 193	1.834	1.834	24 949	1.223	0	23.464	1.468	1.468	23.222	997	0	23.542	1 307	1 307	23 300	846	1 0

⁽¹⁾ The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - loans and advances AIB Group plc

	Loans and advan	ces	As of 31/09/2021			Loans and advanc	5	As of 31/12/2021			Loans and advance	es	As of 31/03/2022			Loans and advano	es	As of 30/06/2022		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	62,570	59,103	43	3,467	2,196	62,724	59,596	58	3,129	1,949	63,441	60,436	77	3,005	1,858	63,433	60,997	49	2,436	1,628
Of which secured	45,453	42,724	29	2,729	1,876	45,707	43,304	42	2,403	1,631	46,848	44,531	56	2,317	1,585	47,137	45,246	29	1,890	1,346
Of which secured with immovable property	38,266	35,734	28	2,532	1,732	38,073	35,946	41	2,127	1,406	38,582	36,485	51	2,097	1,398	38,738	36,985	24	1,753	1,230
Of which instruments with LTV higher than 60% and lower or equal to 80%	8,986	8,638		347	216	8,914	8,628		285	166	8,356	8,131		225	122	8,020	7,868		152	79
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,606	2,457		149	83	1,349	1,236		113	69	1,241	1,147		94	58	1,338	1,261		78	45
Of which instruments with LTV higher than 100%	421	302		118	66	323	269		54	24	329	283		46	19	280	248		32	13
Accumulated impairment for secured assets	1,131	607	2	524	270	1,119	557	2	562	306	1,107	577	2	529	294	836	470	1	367	175
Collateral																				
Of which value capped at the value of exposure	42,900	40,786	27	2,113	1,535	43,038	41,276	38	1,761	1,266	44,158	42,440	50	1,719	1,241	44,907	43,457	24	1,450	1,115
Of which immovable property	36,961	34,939	27	2,022	1,470	36,726	35,114	38	1,613	1,140	37,250	35,629	50	1,621	1,152	37,596	36,195	23	1,400	1,069
Of which value above the cap	75,080	69,842	47	5,238	3,358	80,520	74,765	84	5,756	3,971	86,130	80,328	114	5,801	3,995	86,525	81,847	48	4,678	3,521
Of which immovable property	70,304	65,225	47	5,079	3,275	73,619	68,037	84	5,582	3,869	78,251	72,624	114	5,627	3,893	77,717	73,129	45	4,588	3,471
Financial guarantees received	782	733	1	49	43	747	699	1	48	39	817	771	4	47	37	828	782	4	46	37
Accumulated partial write-off	-1,149	-14	-14	-1,135	-54	-1,082	-15	-15	-1,068	-39	-1,043	-18	0	-1,024	-33	-281	-16	0	-265	-27

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.