



2024 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

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Key Metrics

AIB Group plc

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,737	9,868	9,634	9,421	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	9,506	9,645	9,516	9,421	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,850	10,981	10,747	10,659	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	10,619	10,758	10,629	10,659	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,398	12,553	12,355	12,445	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	12,291	12,396	12,270	12,445	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	58,632	59,643	60,854	60,951	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	58,498	59,463	60,768	60,951	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	16.61%	16.55%	15.83%	15.46%	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	16.25%	16.22%	15.66%	15.46%	(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	18.50%	18.41%	17.66%	17.49%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.15%	18.09%	17.49%	17.49%	(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	21.15%	21.05%	20.30%	20.42%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.01%	20.85%	20.19%	20.42%	(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	137,533	140,774	141,791	141,093	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	7.89%	7.80%	7.58%	7.55%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

AIB Group plc

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,850	10,981	10,747	10,659	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	10,371	10,518	10,629	10,659	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	137,533	140,774	141,791	141,093	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	137,029	140,289	141,672	141,093	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.89%	7.80%	7.58%	7.55%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.57%	7.50%	7.50%	7.55%	[A.2]/[B.2]	

(in EUR, %)		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A	OWN FUNDS	12,398	12,553	12,355	12,445	C01.00 (0000,0000)	Articles 41(1) and 72 of CRR
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,737	9,868	9,834	9,421	C01.00 (0000,0000)	Article 42 of CRR
A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,632	1,632	1,632	1,508	C01.00 (0000,0000)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A.1.2	Retained earnings	13,880	13,900	13,893	13,863	C01.00 (0000,0000)	Articles 36(1) point (c), 26(2) and 36(1) point (g) of CRR
A.1.3	Accumulated other comprehensive income	-2,108	-879	-1,111	-1,317	C01.00 (0000,0000)	Articles 41(10), 36(1) point (e) and 36(1) point (h) of CRR
A.1.4	Other Reserves	-2,968	-2,999	-2,992	-2,279	C01.00 (0000,0000)	Articles 41(17) and 36(1) point (d) of CRR
A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0000,0000)	Articles 41(21), 36(1) point (f) and 36(1) point (i) of CRR
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0000,0000)	Article 84 of CRR
A.1.7	Adjustments to CET1 due to prudential filters	1,472	249	500	717	C01.00 (0000,0000)	Articles 32 to 35 and 36(1) point (j) of CRR
A.1.8	(-) Intangible assets (including Goodwill)	-551	-535	-516	-519	C01.00 (0000,0000) + C 01.00 (0040,0000)	Articles 41(22), 36(1) point (k) and 37 of CRR; Articles 43(2), 36(1) point (b) and 37 point (a) of CRR
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-2,550	-2,458	-2,281	-2,317	C01.00 (0070,0000)	Articles 36(1) point (l) and 39 of CRR
A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (m), 40 and 130 of CRR
A.1.11	(-) Defined benefit pension fund assets	-28	-26	-34	-23	C01.00 (0000,0000)	Articles 41(10), 36(1) point (n) and 41 of CRR
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0000,0000)	Articles 41(22), 36(1) point (g) and 44 of CRR
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040,0000)	Articles 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	C01.00 (0000,0000) + C 01.00 (0040,0000) + C 01.00 (0040,0000) + C 01.00 (0040,0000) + C 01.00 (0040,0000)	Articles 42(6), 36(1) point (n) and 89 to 91 of CRR; Article 36(1) point (n), 244(1) point (b) and 250 of CRR; Articles 36(1) point (n) and 270(2) of CRR; Article 36(1) point (n), 133(6) of CRR and Article 36(1) point (o) and 250(4) of CRR
A.1.14.1	Offsetting: from securitisation positions (-)	0	0	0	0	C01.00 (0040,0000)	Articles 36(1) point (n), 243(1) point (b), 244(1) point (b) and 250 of CRR
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution does not have a significant investment	0	0	0	0	C01.00 (0040,0000)	Articles 42(7), 36(1) point (n), 43 to 46, 49(2) and 50, and 79 of CRR
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (l) and 39, Article 40(2) point (a) and 40(2) of CRR
A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities whose the institution has a significant investment	0	0	0	0	C01.00 (0000,0000)	Articles 42(7), 36(1) point (n), 45, 46, 47, 49(2) point (b), 49(2) point (c) and 79 of CRR
A.1.18	(-) Amount exceeding the 17.85% threshold	0	0	0	0	C01.00 (0000,0000)	Article 48 of CRR
A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-3	-4	-7	C01.00 (0030,0000)	Articles 36(1) point (m) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0030,0000)	Articles 36(1) point (m) and Article 230(2) of CRR
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0000,0000)	Articles 36(1) point (m) of CRR
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	86	-77	66	-205	C01.00 (0000,0000)	Article 3 of CRR
A.1.20	CET1 Capital elements or deductions - other	0	0	-4	0	C01.00 (0000,0000)	-
A.1.21	Transitional adjustments	478	463	117	0	NAI (1.1.6 + 1.1.8 - 1.1.10)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 43(2) to (5), and 68 to 67 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0000,0000)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	478	463	117	0	C01.00 (0000,0000)	Articles 459 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,113	1,113	1,113	1,237	C01.00 (0000,0000)	Article 43 of CRR
A.2.1	Additional Tier 1 Capital Instruments	1,113	1,113	1,113	1,237	C01.00 (0040,0000) + C 01.00 (0070,0000)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0000,0000)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0000,0000) + C 01.00 (0070,0000) + C 01.00 (0070,0000) + C 01.00 (0070,0000) + C 01.00 (0070,0000)	-
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0000,0000)	-
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	10,850	10,281	10,747	10,650	C01.00 (0000,0000)	Articles 24 of CRR
A.4	Tier 2 CAPITAL (net of deductions and after transitional adjustments)	1,548	1,672	1,688	1,787	C01.00 (0000,0000)	Articles 71 of CRR
A.4.1	Tier 2 Capital Instruments	1,526	1,528	1,527	1,678	C01.00 (0000,0000) + C 01.00 (0080,0000)	-
A.4.2	Other Tier 2 Capital components and deductions	146	111	114	109	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0080,0000) + C 01.00 (0000,0000) + C 01.00 (0080,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-
A.4.3	Tier 2 transitional adjustments	-124	-67	-33	0	C01.00 (0000,0000) + C 01.00 (0000,0000) + C 01.00 (0000,0000)	-
B	TOTAL RISK EXPOSURE AMOUNT	58,632	59,643	60,854	60,951	C01.00 (0000,0000)	Articles 90(3), 96, 98 and 99 of CRR
B.1	Offsetting: Transitional adjustments included	134	180	86	0	C01.01 (0000,0040)	-
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.61%	16.65%	15.83%	15.46%	SA3 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	18.60%	18.41%	17.66%	17.49%	SA3 (2)	-
C.3	TOTAL CAPITAL RATIO (transitional period)	21.15%	21.05%	20.30%	20.42%	SA3 (3)	-
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,258	9,405	9,518	9,421	A.1 + A.2.1 + A.2.2 + A.2.3 + A.2.4 - A.1.1 + A.1.2 + A.1.3 + A.1.4 - A.1.14 + A.1.15 + A.1.16 + A.1.17 + A.1.18 + A.1.18A + A.1.18B + A.1.18C + A.1.19 + A.1.20 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.83%	15.82%	15.66%	15.46%	DR 12 (R. 1)	-
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	-250	-223	-117	0	C01.01 (0040,0000)	-
F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0040,0000)	-
F	Adjustments to T2 due to IFRS 9 transitional arrangements	-123	-66	-33	0	C01.01 (0040,0000)	-
F	Adjustments included in RWs due to IFRS 9 transitional arrangements	134	180	86	0	C01.01 (0040,0040)	-

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

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Overview of Risk exposure amounts

AIB Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	51,543	51,115	52,192	52,351	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	27,967	27,318	27,658	28,633	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	17,190	17,534	17,998	17,178	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	6,381	6,259	6,531	6,536	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	935	1,005	962	887	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 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	62	65	50	56	C 02.00 (r0640, c0010)
Settlement risk	3	5	3	2	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	969	939	966	937	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	302	342	431	486	C 02.00 (r0520, c0010)
Of which the standardised approach	302	342	431	486	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, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,452	5,822	5,822	5,822	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,452	5,822	5,822	5,822	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	366	349	428	411	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	58,632	59,643	60,854	60,951	

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.

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P&L
AIB Group plc

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,322	4,645	1,335	2,677
Of which debt securities income	253	352	104	214
Of which loans and advances income	2,342	3,271	921	1,852
Interest expenses	504	804	294	602
(Of which deposits expenses)	157	259	126	264
(Of which debt securities issued expenses)	222	317	98	205
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	452	614	153	340
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	-26	-31	-12	-29
Gains or (-) losses on financial assets and liabilities held for trading, net	188	207	-3	13
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	9	30	25	29
Gains or (-) losses from hedge accounting, net	12	18	7	19
Exchange differences [gain or (-) loss], net	-2	-1	3	5
Net other operating income /(expenses)	21	23	8	16
TOTAL OPERATING INCOME, NET	3,474	4,703	1,222	2,470
(Administrative expenses)	1,232	1,685	507	976
(Cash contributions to resolution funds and deposit guarantee schemes)	67	67	0	0
(Depreciation)	210	281	71	142
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	47	68	-3	11
(Payment commitments to resolution funds and deposit guarantee schemes)	59	86	0	11
(Commitments and guarantees given)	-11	-17	-3	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-6	0	0
Of which restructuring ¹	0	-5	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)	99	189	12	61
(Financial assets at fair value through other comprehensive income)	10	0	0	0
(Financial assets at amortised cost)	89	190	12	61
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	1	2	0	0
(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 subsidiaries, joint ventures and associates	5	12	7	16
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,823	2,422	641	1,295
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,576	2,087	543	1,110
Profit or (-) loss after tax from discontinued operations	0	-26	0	-2
PROFIT OR (-) LOSS FOR THE YEAR	1,576	2,060	543	1,108
Of which attributable to owners of the parent	1,576	2,062	544	1,109

⁽¹⁾ Information available only as of end of the year

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

AIB Group plc

(m€ EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	34,692				38,368				37,925				36,380				IAS 1.54 (i)	
Financial assets held for trading	658	78	502	78	550	93	328	129	679	233	347	98	754	308	357	89	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	494	14	0	480	399	15	0	384	442	13	0	429	446	13	0	433	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	12,041	11,978	64	0	12,603	12,525	78	0	13,139	13,047	79	13	13,317	13,226	91	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	78,504				77,683				78,915				79,789				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,802	0	1,802	0	1,920	0	1,920	0	1,686	0	1,686	0	1,516	0	1,516	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	5,079				4,811				4,883				4,708					
TOTAL ASSETS	133,271				136,334				137,670				136,970				IAS 1.8(a), K1.6	

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

(m€ EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		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	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	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	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	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	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	12,053	0	0	-12	0	0	12,605	0	0	-2	0	0	13,142	0	0	-2	0	0	13,319	0	0	-2	0	0	Annex V Part 1.31.44(b)
	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 1.31.44(a)
Financial assets at amortised cost	Debt securities	4,423	10	0	-1	-2	0	4,541	10	0	-1	-1	0	4,724	0	0	-1	0	0	4,674	0	0	-1	0	0	Annex V Part 1.31.44(b)
	Loans and advances	64,795	8,720	2,049	-219	-691	-704	64,910	7,896	1,928	-255	-635	-634	65,862	7,740	2,003	-290	-605	-699	65,875	8,525	2,179	-299	-602	-720	Annex V Part 1.31.44(a)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

AIB Group plc

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	653	587	658	723	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	114,903	117,600	118,081	118,380	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	2,413	1,454	1,492	1,551	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	254	211	193	231	IAS 37.10; IAS 1.54(l)
Tax liabilities	44	21	23	19	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	1,607	1,384	1,834	1,778	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	119,873	121,257	122,282	122,682	IAS 1.9(b); IG 6
TOTAL EQUITY	13,397	15,077	15,388	14,289	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	133,271	136,334	137,670	136,970	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

AIB Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		2,997	1,902	1,942	1,995	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	68	139	10	8	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	197	271	Annex V.Part 1.31
Deposits	Central banks	375	756	307	13	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	70	10	11	13	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,958	1,793	2,018	2,019	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,859	1,624	1,744	1,594	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	709	1,798	1,561	1,191	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	217	197	175	330	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,663	3,463	3,396	3,429	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	3,279	2,963	2,870	2,941	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	28,724	29,644	28,052	29,208	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	27,242	27,604	25,491	26,144	ECB/2013/33 Annex 2.Part 2.9.1
	Households	69,999	69,810	71,147	72,179	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	64,505	62,708	62,654	62,516	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		9,233	10,054	11,327	10,077	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,578	1,579	1,590	1,815	Annex V.Part 1.37
Other financial liabilities		243	281	272	265	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		117,969	119,641	120,231	120,654	

2024 EU-wide Transparency Exercise
Market Risk
AIB Group plc

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	271	322	0	0	0	0						0	0	0	0							0
Of which: General risk	220	271	0	0	0	0						0	0	0	0							0
Of which: Specific risk	48	49	0	0	0	0						0	0	0	0							0
Equities	21	20	0	0	0	0						0	0	0	0							0
Of which: General risk	6	6	0	0	0	0						0	0	0	0							0
Of which: Specific risk	24	14	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	302	342	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	377	377	0	0	0	0						0	0	0	0							0
Of which: General risk	326	318	0	0	0	0						0	0	0	0							0
Of which: Specific risk	49	54	0	0	0	0						0	0	0	0							0
Equities	28	49	0	0	0	0						0	0	0	0							0
Of which: General risk	4	19	0	0	0	0						0	0	0	0							0
Of which: Specific risk	24	30	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	20	59	0	0	0	0						0	0	0	0							0
Total	423	486	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 CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

Table for Standardised Approach showing consolidated data for Ireland. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and their counterparts as of 31/12/2023. Rows list various asset categories like Central governments, Public sector entities, etc.

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

(2) Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

(3) Only the most relevant categories are disclosed. These have been sub-totaled under the following title: 'Others of counterparty covering up to 5% of total eligible exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Table for Standardised Approach showing consolidated data for Ireland. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and their counterparts as of 31/12/2023. Rows list various asset categories like Central governments, Public sector entities, etc.

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Table for Standardised Approach showing consolidated data for United Kingdom. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and their counterparts as of 31/12/2023. Rows list various asset categories like Central governments, Public sector entities, etc.

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Table for Standardised Approach showing consolidated data for France. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and their counterparts as of 31/12/2023. Rows list various asset categories like Central governments, Public sector entities, etc.

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

Table for Standardised Approach showing consolidated data for United States. Columns include Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions, and their counterparts as of 31/12/2023. Rows list various asset categories like Central governments, Public sector entities, etc.

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

(2) Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	64	61	61	61	64	60	60	60
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in CAD, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	30	44	44	44	30	40	40	40
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	11	11	11	0	11	11	11
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Risks associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised total ⁴									

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

² Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
SPAIN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	64	60	60		64	60	60	
	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	0	0	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	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in CAD, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	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	0	0	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	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	56	47	47		56	46	46	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		14	12	11	
	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	0	0	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	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	120	0		0	120	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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	0	0	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	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁽²⁾				4				4	

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

(2) Total value adjustments and provisions per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Table showing IRB Approach for Ireland. Columns include Original Exposures, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 30/09/2023 and As of 31/12/2023. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and IRB Total.

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

(2) IRB Total does not include the Securitisation position unless in the results prior to the 2015 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 50% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

Table showing IRB Approach for Ireland. Columns include Original Exposures, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 30/09/2023 and As of 31/12/2023. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and IRB Total.

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

Table showing IRB Approach for United Kingdom. Columns include Original Exposures, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 30/09/2023 and As of 31/12/2023. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and IRB Total.

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

Table showing IRB Approach for France. Columns include Original Exposures, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 30/09/2023 and As of 31/12/2023. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and IRB Total.

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

Table showing IRB Approach for United States. Columns include Original Exposures, Exposure Value, Risk exposure amount, Value adjustments and provisions for As of 30/09/2023 and As of 31/12/2023. Rows include Central banks and central governments, Institutions, Corporates, Retail, Equity, and IRB Total.

(1) Original exposures, unless 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 Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(in EUR, %)													
SPAIN	Central banks and central governments	725	0	725	124	0	722	0	722	123	0	0	
	Institutions	1,265	0	1,265	101	0	1,264	0	1,257	111	0	0	
	Corporates	185	0	181	143	0	1	180	0	180	142	0	1
	Corporates - Of which: Specialised Lending	101	0	101	49	0	0	97	0	97	47	0	0
	Corporates - Of which: SME	1	0	1	0	0	0	1	0	1	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
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

^a Original exposures, unless 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 Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(in EUR, %)													
CANADA	Central banks and central governments	413	0	413	19	0	422	0	422	19	0	0	
	Institutions	1,462	0	1,461	151	0	1,462	0	1,449	151	0	0	
	Corporates	86	0	84	101	0	3	83	0	82	93	0	3
	Corporates - Of which: Specialised Lending	0	0	0	0	0	0	28	0	27	16	0	0
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	1	0	1	1	0	0	0
	Retail - Secured on real estate property	1	0	1	1	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	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	1	0	1	1	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

^a Original exposures, unless 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 Approach											
		As of 30/09/2023					As of 31/12/2023						
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions		
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted					
(in EUR, %)													
GERMANY	Central banks and central governments	9	0	9	0	0	9	0	9	0	0	0	
	Institutions	1,406	0	1,420	85	0	1,453	0	1,449	73	0	0	
	Corporates	379	1	357	300	0	4	418	1	393	334	0	4
	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	2	0	2	1	0	2	0	2	1	0	0	0
	Retail - Secured on real estate property	2	0	2	1	0	2	0	2	1	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	2	0	2	1	0	2	0	2	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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

^a Original exposures, unless 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 Approach										
		As of 30/09/2023					As of 31/12/2023					
		Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	Original Exposures ^a	Exposure Value ^a	Risk exposure amount		Value adjustments and provisions	
	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)												
Other Countries	Central banks and central governments	722	0	722	0	0	741	0	741	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of which: SME	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0
	Retail - Secured on real estate property - Of which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of which: SME	0	0	0	0	0	0	0	0	0	0	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
Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total												

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

AB Group plc

		IRB Approach												
		As of 31/03/2024				As of 30/06/2024								
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions			
	(Of which: subordinated)		(Of which: subordinated)	(Of which: eligible)		(Of which: subordinated)		(Of which: eligible)						
Consolidated data	(in EUR, %)													
	Central banks and central governments	8,776	0	9,064	550	0	1	7,841	0	8,296	517	0	1	
	Institutions	21,482	0	21,458	2,225	0	2	20,765	0	20,486	2,149	0	1	
	Corporates	19,573	249	17,973	15,958	0	359	19,384	254	18,574	15,195	0	388	
	Corporates - Of Which: Specialised Lending	5,291	0	5,146	2,488	0	23	5,062	0	5,282	2,453	0	28	
	Corporates - Of Which: SME	2,726	137	2,159	2,317	0	103	2,882	136	2,189	2,134	0	101	
	Retail	19,602	253	19,417	6,511	524	176	19,812	259	19,565	6,536	486	171	
	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	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19,602	253	19,417	6,511	524	176	19,812	259	19,565	6,536	486	171	
	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	0	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ³				29,279						24,402				

(1) Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unless in the table prior to the 2013 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of country rating covering up to 2% of total original exposure in Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	(Of which: subordinated)		(Of which: subordinated)	(Of which: eligible)		(Of which: subordinated)		(Of which: eligible)					
IRELAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	188	49	0	176	0	171	49	0	0	
	Corporates	12,238	241	9,950	8,810	0	229	11,449	246	9,294	7,704	0	211
	Corporates - Of Which: Specialised Lending	996	0	884	395	0	77	837	0	837	359	0	4
	Corporates - Of Which: SME	2,617	137	2,165	2,229	0	109	2,774	138	2,069	2,068	0	88
	Retail	19,549	251	19,384	6,509	517	125	19,780	247	19,534	6,516	479	120
	Retail - Secured on real estate property	19,549	251	19,384	6,509	517	125	19,780	247	19,534	6,516	479	120
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19,549	251	19,384	6,509	517	125	19,780	247	19,534	6,516	479	120
	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	(Of which: subordinated)		(Of which: subordinated)	(Of which: eligible)		(Of which: subordinated)		(Of which: eligible)					
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	3,881	0	3,881	377	0	0	3,539	0	3,539	361	0	0
	Institutions	9,065	0	9,065	754	0	1	8,995	0	9,029	651	0	0
	Corporates	2,853	0	2,792	2,597	0	0	2,899	0	2,797	2,597	0	0
	Corporates - Of Which: Specialised Lending	984	0	920	765	0	3	948	0	888	703	0	3
	Corporates - Of Which: SME	88	0	33	42	0	0	88	0	33	44	0	0
	Retail	15	2	15	12	4	1	14	2	13	9	3	1
	Retail - Secured on real estate property	15	2	15	12	4	1	14	2	13	9	3	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	15	2	15	12	4	1	14	2	13	9	3	1
	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	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	(Of which: subordinated)		(Of which: subordinated)	(Of which: eligible)		(Of which: subordinated)		(Of which: eligible)					
FRANCE	(in EUR, %)												
	Central banks and central governments	426	0	421	22	0	0	586	0	572	20	0	0
	Institutions	5,192	0	5,093	549	0	0	4,395	0	4,248	900	0	0
	Corporates	755	0	703	649	0	10	924	0	851	80	0	22
	Corporates - Of Which: Specialised Lending	250	0	222	172	0	0	304	0	299	234	0	6
	Corporates - Of Which: SME	15	0	15	29	0	1	15	0	15	17	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 Approach											
		As of 31/03/2024				As of 30/06/2024							
		Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount		Value adjustments and provisions		
	(Of which: subordinated)		(Of which: subordinated)	(Of which: eligible)		(Of which: subordinated)		(Of which: eligible)					
UNITED STATES	(in EUR, %)												
	Central banks and central governments	2,422	0	2,422	0	0	0	429	0	429	26	0	0
	Institutions	66	0	47	16	0	0	54	0	35	10	0	0
	Corporates	2,441	6	2,367	2,503	0	52	2,601	6	2,549	2,739	0	38
	Corporates - Of Which: Specialised Lending	609	0	706	598	0	2	609	0	811	728	0	2
	Corporates - Of Which: SME	4	0	4	4	0	0	4	0	4	4	0	1
	Retail	6	0	6	4	1	0	6	1	6	4	2	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	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	4	1	0	6	1	6	4	2	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 non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

(1) Original exposure, unless 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 Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
SPAIN	Central banks and central governments	722	0	722	333	0	754	0	754	379	0
	Institutions	943	0	943	154	0	1,303	0	1,094	353	0
	Corporates	181	0	181	155	1	242	0	239	196	1
	Corporates - Of Which: Specialised Lending	98	0	98	56	0	152	0	150	93	0
	Corporates - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless 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 Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
CANADA	Central banks and central governments	522	0	522	24	0	633	0	633	29	0
	Institutions	1,454	0	1,454	147	0	1,496	0	1,496	144	0
	Corporates	92	0	91	92	0	99	0	95	97	0
	Corporates - Of Which: Specialised Lending	28	0	27	16	0	28	0	27	16	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	1	0	1	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	1	0	1	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless 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 Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
GERMANY	Central banks and central governments	39	0	39	1	0	39	0	39	1	0
	Institutions	1,472	0	1,466	87	0	1,264	0	1,266	77	0
	Corporates	401	1	382	318	0	401	2	383	328	0
	Corporates - Of Which: Specialised Lending	133	0	122	113	0	130	0	129	113	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	2	0	2	1	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(1) Original exposure, unless 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 Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
		Of which: subordinated		Of which: subordinated		Of which: subordinated		Of which: subordinated			
Other Countries	Central banks and central governments	1,044	0	1,043	0	0	1,173	0	1,243	0	0
	Institutions	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	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AIB Group plc

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																
[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	45	45	0	0	0	0	0	45	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		63	63	0	0	0	0	41	23	0	0	0	0	0	0	0	0
		681	681	0	0	0	0	681	0	0	0	0	0	0	0	0	0
		790	790	0	0	0	0	768	23	0	0	0	0	0	0	0	34

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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AIB Group plc

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean																	
[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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		79	79	0	0	0	0	0	0	22	0	0	0	0	0	0	0	0
		897	897	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		976	976	0	0	0	0	0	22	0	0	0	0	0	0	0	0	44

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 held 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 counterparties 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 counterparties (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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
AIB Group plc

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ³					Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ³				
		Of which: defaulted	Of which Stage 3 ⁴				Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which: defaulted			Of which Stage 3 ⁴			Of which Stage 3 ⁴		Of which Stage 3 ⁴	Of which Stage 3 ⁴			
mil EUR																						
Cash balances at central banks and other demand deposits	34,188	0	0	0	0	0	0	0	0	0	0	37,776	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	16,487	0	0	0	0	15	0	0	0	0	0	17,158	0	0	0	0	5	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,690	0	0	0	0	1	0	0	0	0	0	7,141	0	0	0	0	1	0	0	0	0	
Credit institutions	6,500	0	0	0	0	11	0	0	0	0	0	6,688	0	0	0	0	1	0	0	0	0	
Other financial corporations	2,527	0	0	0	0	0	0	0	0	0	0	2,561	0	0	0	0	0	0	0	0	0	
Non-financial corporations	765	0	0	0	0	2	0	0	0	0	0	768	0	0	0	0	2	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	76,849	163	2,249	2,249	2,048	912	701	704	1,309	74,709	77	1,985	1,985	1,928	890	631	634	1,158				
Central banks	263	0	0	0	0	0	0	0	0	260	0	0	0	0	0	0	0	0	0	0	0	
General governments	88	0	0	0	0	0	0	0	0	88	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	7,232	0	0	0	0	3	0	0	0	5,937	0	0	0	0	1	0	0	0	0	0	0	
Other financial corporations	2,629	0	155	155	16	18	15	15	138	2,466	0	27	27	27	33	26	26	26	1			
Non-financial corporations	25,787	82	1,041	1,041	1,027	699	301	304	584	25,928	8	1,014	1,014	1,002	676	305	308	577				
of which: small and medium-sized enterprises	10,717	81	889	889	876	322	252	255	520	10,172	8	797	797	785	373	228	231	466				
of which: Loans collateralised by commercial immovable property	7,421	74	614	616	610	284	147	150	459	7,182	1	561	561	568	240	138	141	418				
Households	39,872	71	1,053	1,053	1,005	194	384	384	587	40,028	66	943	943	900	180	300	296	581				
of which: Loans collateralised by residential immovable property	33,674	51	658	658	632	89	190	189	466	33,992	46	696	696	672	99	203	200	491				
of which: Credit for consumption	1,816	8	96	96	96	38	62	62	3	1,803	8	48	48	46	30	24	24	3				
DEBT INSTRUMENTS other than HFT	126,624	163	2,249	2,249	2,048	928	701	704	1,309	129,623	77	1,985	1,985	1,928	895	631	634	1,158				
OFF-BALANCE SHEET EXPOSURES	17,045		86	86	79	51	18	18	0	16,999		94	94	84	40	15	14	0				

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD)

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

AIB Group plc

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾					Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾			
(in € bn)																						
Cash balances at central banks and other demand deposits	37,443	0	0	0	0	0	0	0	0	0	35,938	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	17,866	0	0	0	0	4	0	0	0	0	17,893	0	0	0	0	3	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,401	0	0	0	0	1	0	0	0	0	7,581	0	0	0	0	1	0	0	0	0	0	
Credit institutions	6,950	0	0	0	0	1	0	0	0	0	7,202	0	0	0	0	1	0	0	0	0	0	
Other financial corporations	2,739	0	0	0	0	0	0	0	0	0	2,418	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	799	0	0	0	0	1	0	0	0	0	799	0	0	0	0	1	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	75,805	223	2,054	2,054	2,003	855	695	699	1,157	74,756	99	2,223	2,223	2,179	859	714	720	1,302				
Central banks	234	0	0	0	0	0	0	0	0	0	237	0	0	0	0	0	0	0	0	0	0	
General governments	62	0	0	0	0	0	0	0	0	79	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	6,228	0	0	0	0	0	0	0	0	6,064	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	3,253	131	26	26	26	91	26	26	0	3,590	0	11	11	11	67	10	10	0				
Non-financial corporations	25,888	24	1,006	1,006	999	579	341	349	529	26,252	42	1,173	1,173	1,164	604	376	380	660				
of which: small and medium-sized enterprises	9,672	22	767	767	754	290	246	250	414	9,340	40	860	850	841	291	262	264	513				
of which: Loans collateralised by commercial immovable property	7,185	8	577	577	572	199	169	171	401	7,264	24	720	720	713	220	191	190	513				
Households	40,119	69	1,021	1,021	981	184	329	328	627	40,534	56	1,039	1,039	1,004	188	330	330	642				
of which: Loans collateralised by residential immovable property	34,072	43	745	745	723	93	212	209	745	34,515	36	763	763	743	87	212	210	550				
of which: Credit for consumption	1,884	9	61	61	61	32	34	34	3	1,972	9	69	69	69	46	37	37	4				
DEBT INSTRUMENTS other than HFT	131,513	223	2,054	2,054	2,003	859	695	699	1,157	130,664	99	2,223	2,223	2,179	863	714	720	1,302				
OFF-BALANCE SHEET EXPOSURES	38,916		85	85	79	45	12	11	0	17,235			84	84	88	44	12	11	0			

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

AIB Group plc

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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
(min EUR)												
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	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,294	1,189	545	361	1,475	768	1,764	983	439	317	1,109	608
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	153	153	15	15	138	138	26	16	16	15	10	0
Non-financial corporations	1,240	485	324	156	689	293	915	458	244	135	503	287
of which: small and medium-sized enterprises	743	407	193	138	477		554	372	137	105	358	
Households	901	552	206	190	648	337	822	509	178	166	596	321
DEBT INSTRUMENTS other than HFT	2,294	1,189	545	361	1,475		1,764	983	439	317	1,109	
Loan commitments given	79	14	5	0	0	0	72	15	3	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2024 EU-wide Transparency Exercise

Forborne exposures

AIB Group plc

	As of 31/03/2024						As of 30/06/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mIn EUR)													
Cash balances at central banks and other demand deposits	0	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	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	1,738	984	476	350	1,045	577	2,076	1,024	467	326	1,423	648	
Central banks	0	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	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	26	16	20	15	6	0	171	1	18	0	153	0	
Non-financial corporations	952	462	277	168	498	251	1,197	527	279	165	770	326	
of which: small and medium-sized enterprises	525	342	155	125	310		821	388	171	116	588		
Households	760	507	179	166	541	325	708	497	170	160	500	322	
DEBT INSTRUMENTS other than HFT	1,738	984	476	350	1,045		2,076	1,024	467	326	1,423		
Loan commitments given	71	14	4	1	0	0	48	19	1	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 AIB Group plc

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing	Of which: loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	724	05	05	724	34	0	727	51	51	727	33	0	741	49	49	741	32	0	728	50	50	728	31	0
B Mining and quarrying	39	1	1	39	1	0	35	1	1	35	1	0	61	1	1	61	1	0	54	1	1	54	1	0
C Manufacturing	2,091	46	46	2,091	65	0	2,445	31	31	2,445	60	0	2,455	33	33	2,455	56	0	2,584	39	39	2,584	75	0
D Electricity, gas, steam and air conditioning supply	2,961	0	0	2,943	21	0	3,246	0	0	3,221	22	0	3,659	0	0	3,654	23	0	3,607	0	0	3,678	27	0
E Water supply	273	4	4	273	3	0	260	21	21	260	16	0	262	21	21	262	22	0	276	45	45	276	31	0
F Construction	1,380	49	49	1,390	57	0	1,291	71	71	1,251	87	0	1,387	72	72	1,387	72	0	1,395	70	70	1,395	84	0
G Wholesale and retail trade	1,674	67	67	1,690	60	0	1,698	52	52	1,692	52	0	1,697	52	52	1,689	47	0	1,787	60	60	1,749	54	0
H Transport and storage	1,527	38	38	1,527	52	0	1,591	38	38	1,591	27	0	1,606	37	37	1,606	32	0	1,671	73	73	1,671	47	0
I Accommodation and food service activities	2,269	232	232	2,269	280	0	2,140	146	146	2,140	156	0	2,189	157	157	2,189	131	0	2,295	145	145	2,295	111	0
J Information and communication	1,301	12	12	1,301	18	0	1,379	14	14	1,379	24	0	1,368	14	14	1,368	27	0	1,393	50	50	1,395	25	0
K 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
L Real estate activities	7,088	441	441	7,088	203	0	7,209	518	518	7,209	398	0	6,449	497	497	6,449	352	0	6,335	923	923	6,335	362	0
M Professional, scientific and technical activities	684	16	16	684	23	0	706	9	9	706	19	0	697	8	8	697	18	0	676	9	9	676	14	0
N Administrative and support service activities	359	6	6	359	9	0	449	14	14	449	11	0	522	15	15	522	11	0	495	16	16	495	10	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	191	5	5	191	3	0	188	5	5	188	6	0	201	5	5	201	6	0	205	5	5	205	6	0
Q Human health services and social work activities	1,562	51	51	1,562	38	0	1,548	29	29	1,548	70	0	1,523	29	29	1,523	72	0	1,455	12	12	1,455	66	0
R Arts, entertainment and recreation	413	7	7	413	12	0	356	5	5	356	6	0	371	6	6	371	5	0	384	6	6	384	7	0
S Other services	492	11	11	492	28	0	609	8	8	609	14	0	701	8	8	701	13	0	728	8	8	728	15	0
Loans and advances	25,767	1,041	1,041	25,744	1,000	0	25,928	1,014	1,014	25,884	991	0	25,888	1,009	1,009	25,936	919	0	26,212	1,173	1,173	26,188	979	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), 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.