

| 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.



Key Metrics

| (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,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 |



Leverage ratio

| | (mtn 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) | |
| A.2 | Tier 1 capital - fully phased-in definition | 10,371 | 10,518 | 10,629 | 10,659 | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation (EU) |
| 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) | 2015/62 of 10 October 2014 amending CRR |
| 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] | |

Ebal | Europeans | Capital | Capital

| | | erroin EUR. 16.) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE | REGULATION |
|--|----------------|--|---|-------------------------------|------------------|------------------|--|--|
| | A | great EUR, %) OWN FUNDS | 12,398 | 12,553 | 12,355 | 12,445 | C 01.00 (4010,c0010) | Articles 4(118) and 72 of CFR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) | 9,737 | 9,868 | 9,634 | 9,421 | C 01.00 (4020,c0010) | Article 50 of CRR |
| | A1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital | 1,632 | 1,632 | 1,632 | 1,508 | C 01.00 (40030,c0010) | Atticles 26(1) points (a) and (b), 27 to 26, 26(1) point (f) and 42 of CRR |
| | A.1.2 | instruments) Retained earnings | 13,880 | 13,900 | 13,893 | 13,863 | C 01.00 (40120,c0010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR |
| | A.1.3 | Accumulated other comprehensive income | -2,108 | -879 | -1,111 | -1,317 | C 01.00 (40180,c0010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR |
| | A1.4 | Other Reserves | -2,398 | -2,399 | -2,392 | -2,279 | C 01.00 (r0200,c0010) | Articles 4(117) and 25(1) point (e) of CFR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | C 01.00 (40210,c0010) | Acticies 4(112), 26(1) point (f) and 36 (1) point (i) of CRR |
| | A.1.6 | Minothy interest given recognition in CETs capital | 0 | 0 | 0 | 0 | C 01.00 (r0220,c0010) | Artische B4 of CRIPR |
| | | | | | | | | |
| | A1.7 | | 1,472 | 249 | 500 | 717 | C 01.00 (r0250,c0010) | Acticies 22 to 35 of and 35 (1) point (i) of CRR Acticies 4(113), 36(1) point (b) and 37 of CRR. Acticies 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A1.8 | (-) Intangible assets (inclusing Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated | -551 | -535 | -516 | -519 | C 01.00 (r0300,c0010) + C 01.00 (r0360,c0010) | |
| | A1.9 | DTLs | -2,550 | -2,458 | -2,381 | -2,317 | C 01.00 (r0370,c0010) | Articles 35(1) point (c) and 38 of CRR |
| | A1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | 0 | 0 | C 01.00 (4380,c0014) | Addicion 35(1) point (el), 40 and 159 of CRR |
| | A1.11 | (-) Defined benefit pension fund assets | -28 | -26 | -34 | -23 | C 01.00 (4350,c0014) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | | 0 | 0 | 0 | 0 | C 01.00 (r0430,c0010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A1.13 | | 0 | 0 | 0 | 0 | C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + | Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) |
| | A1.14 | | 0 | 0 | 0 | 0 | C 01.00 (9450,c0010) + C 01.00 (94671,c0010) + C 01.00 (9472,c0010) + C 01.00 (9472,c0010) | Actions 4,000, add; I point (x y and so but or value, recommand; I point (x) y, xxxx, I point (x), xxxx, I |
| | A.1.14.1 | | 0 | 0 | 0 | 0 | C 01.00 (r0460,c0010) | Articles 3E(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | C 01.00 (r0480,c0010) | Articles 4(27), 36(1) point (h): 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | C 01.00 (r0490,c0010) | Articles 35(1) point (c) and 36; Articles 45(1) point (a) and 45(2) of CFR |
| OWN FUNDS | A1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | C 01.00 (49500,c0010) | Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (Ir); 49(1) to (3) and 79 of CFR |
| Transitional period | A1.18 | | 0 | 0 | 0 | 0 | C 01.00 (r0510,c0010) | Article 48 of CFR |
| | A.1.18A | (-) Insufficient coverage for non-performing exposures | -4 | -3 | -4 | -7 | C 01.00 (r0513,c0010) | Article 36(1), point (m) and Article 47c CRR |
| | A.1.18B | | 0 | 0 | 0 | 0 | C 01.00 (r0514,c0010) | Article 36(1), point (n) and Article 132c(2) CRR |
| | A.1.18C | | 0 | 0 | 0 | 0 | C 01.00 (49515,c0010) | Article 36(1), point (I) CRR |
| | A1.19 | | -86 | -77 | -66 | -205 | C 01.00 (r0524,c0010) | Article 3 CRR |
| | A1.20 | | 0 | 0 | -4 | 0 | C 01.00 (45529,c0010) | - |
| | A1.21 | | 478 | 463 | 117 | 0 | CA1 (1.11.6 + 1.11.8 + 1.11.26) | |
| | A.1.21.1 | | 0 | 0 | 0 | 0 | C 01.00 (r0220,c0010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r0240,c0010) | Articles 479 and 489 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 478 | 463 | 117 | 0 | C 01.00 (r0520,c0010) | Articles 450 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 | C 01.00 (r0530,c0010) | Article 61 of CFPR |
| | A2.1 | Additional Tier 1 Capital instruments | 1,113 | 1,113 | 1,113 | 1,237 | C 01.00 (40540,c0010) + C 01.00 (40670,c0010) | |
| | A2.2 | (-) Excess deduction from 12 items over 12 capital | 0 | 0 | 0 | 0 | C 01.00 (r0720,c0010) | |
| | A2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (*0500,c0010) + C 01.00 (*0700,c0010) + C 01.00 (*0740,c0010) | |
| | A2.4 | Additional Tier 1 transitional adjustments | 0 | 0 | 0 | 0 | + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010) | |
| | A2.4 | Approximation 1 trail states and appointments TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 10,850 | | | 10,659 | C 01.00 (49730,c0010) C 01.00 (49015,c0010) | Assicte 25 of CFFR |
| | | | | 10,981 | 10,747 | | C 01.00 (0015,c0010) | Article 25 of CRR Article 71 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional asjustments) | 1,548 | 1,572 | 1,608 | 1,787 | | PRODUCT A ST LIPE |
| | A4.1 | Tier 2 Capital instruments | 1,526 | 1,528 | 1,527 | 1,678 | C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + | |
| | A.4.2 | | 146 | 111 | 114 | 109 | C 01.00 (49930,c0010) + C 01.00 (49940,c0010) + C 01.00 (49950,c0010) + C 01.00 (49955,c0010)+ C 01.00 (49970,c0010) + C 01.00 (49974,c0010) + | |
| | A.4.3 | | -124 | -67 | -33 | 0 | C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19860,c0010) | |
| | В | TOTAL RISK EXPOSURE AMOUNT | 58,632 | 59,643 | 60,854 | 60,951 | C 02.00 (:0010,c0010) | Articles 92(3), 95, 95 and 95 of CRR |
| OWN FUNDS REQUIREMENTS | B.1 | | 134 | 180 | 86 | 0 | C 05.01 (40010,c0040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 16.61% | 16.55% | 15.83% | 15.46% | CA3 (1) | |
| CAPITAL RATIOS (%) | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 18.50% | 18.41% | 17.66% | 17.49% | CA3 (3) | |
| Transitional period | C.3 | TOTAL CAPITAL RATIO (transitional period) | 21.15% | 21.05% | 20.30% | 20.42% | CA3 (5) | |
| CET1 Capital | D.3 | COMMON EQUITY TER 1 CAPITAL (fully loaded) | 9,258 | 9,405 | 9,516 | 9,421 | [A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0,0)] | |
| Fully loaded CET1 RATIO (%) | | | | | | | | |
| Fully loaded ⁴ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 15.83% | 15.82% | 15.66% | 15.46% | [0.1](0-0.1] | • |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 230 | 223 | 117 | 0 | C 05.01 (r9440,c0010) | |
| Memo items | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r9440,c0023) | |
| | F | Adjustments to T2 due to IFRS 9 transitional arrangements | -123 | -66 | -33 | 0 | C 05.01 (r9440,c0030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 134 | 180 | 86 | 0 | C 05.01 (r9440,c0040) | |
| The fully loaded CFT1 ratio is an estimate | calculated bas | sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a | f the reporting date are not taken into | consumer in this enterelation | | | | |

⁽¹⁾The fully loaded CCT1 cate is an extinate calculated based on basel's supervisory reporting. Therefore, any capital instruments that on our slighted from a regulatory point of view at the exponding date are not taken into account in this calculation. Fully loaded CET1 capital ratio settination is based on the formulas stated in column "COMP COMP"—places enten that this might lead of differences to fully loaded CET1 capital ratio published by the participating basis as g in their PRIar 3 disclosure



Overview of Risk exposure amounts

| | | | | | • |
|--|------------------|------------------|------------------|------------------|--|
| | | RWAs | | | |
| (min EUR, %) | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 51,543 | 51,115 | 52,192 | 52,351 | C02.00 (0044, c0010) +(C 07.00 (0094, c0220, 4001) + C 07.00 (0110, c0220, 4001) + C 07.00 (0130, c0220, 4001) + C 08.01 (0044, c0260, 4002) + C 08.01 (0040, 60260, 4002) + C 08.01 (0040, 4002) + C 08.01 (00 |
| 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 (n0990, ct/220, s001) + C 07.00 (n110, ct/220, s001) + C 07.00 (n130, ct/220, s001) + C 08.01 (n0040, ct/260 s001) + C 08.01 (n040, ct/260 s001) + C 08.01 (n040, ct/260, s001) + C 08.01 (n040, ct/260, s002) + |
| Credit valuation adjustment - CVA | 62 | 65 | 50 | 56 | C 02.00 (r0840, c0010) |
| Settlement risk | 3 | 5 | 3 | 2 | C 02.00 (r0490, 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 (0010, c0801)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c010))*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (r0880, 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 Securitisation

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.



P&L

| (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 subsidaries, 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 subsidaries, 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."



Total Assets: fair value and impairment distribution

| i | | | | | | | | | | | | | | | | | |
|--|-----------------|------------------|---------------------|---------|-----------------|----------|----------------------|---------|-----------------|------------|---------------------|---------|-----------------|------------|---------------------|-----------------------------|--|
| (min EUR) | | As of 30/09/2023 | | | | As of 31 | /12/2023 | | | As of 31/0 | 33/2024 | | | As of 30/0 | 6/2024 | | |
| | | | Fair value hierarch | | | | Fair value hierarchy | | | | Fair value hierarch | | | | Fair value hierarch | | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References |
| Cash, cash balances at central banks and other demand deposits | 34,692 | | | | 38,368 | 3 | | | 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)(ii);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)(i); 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(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 78,504 | | | | 77,683 | | | | 78,915 | | | | 79,789 | | | | IFRS 7.8(f); 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 | | | | 4,768 | | | | | |
| TOTAL ASSETS | 133,271 | | | | 136,334 | | | | 137,670 | | | 136,970 | | | | IAS 1.9(a), IG 6 | |

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

| (min E | EUR) | | | As of 30/09/20 | 23 | | | | | As of 31/: | 12/2023 | | | | | As of 31/0 | 3/2024 | | | | | As of 30/0 | 6/2024 | | | |
|--|--------------------|--|---|--------------------------------------|--|--------------------|-------------------|--|---|--------------------------------------|--------------------|-------------------|--------------------------------------|--|---|------------|---|---|--------------------------------------|--|---|--------------------------------------|--|------------------|--------------------------------------|--------------------------|
| | | Gross carry | ing amount ⁽²⁾ | | Acı | cumulated impairme | nt ⁽²⁾ | Gr | oss carrying amour | | Acci | imulated impairms | ent ⁽²⁾ | Gros | s carrying amount | | Acc | umulated impairme | ent ⁽²⁾ | Gros | s carrying amount | | Accus | mulated impairme | ent ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector. ¹ | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | | 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 | increase in credit | | 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 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 3 Credit-impaired assets | References |
| Financial assets at fair value through other | 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) |
| comprehensive income | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | | 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) |
| amortised cost | Loans and advances | 64,793 | 8,720 | 2,049 | -219 | -691 | -704 | 64,910 | 7,695 | 1,928 | -255 | -635 | -634 | 65,882 | 7,740 | 2,003 | -250 | -605 | -699 | 65,875 | 8,525 | 2,179 | -259 | -602 | -720 | Annex V.Part 1.32, 44(a) |

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

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



Breakdown of liabilities

AIB Group plc

(mln EUR)

| (mar con) | | | | | • |
|---|------------------|------------------|------------------|------------------|--|
| | | Carrying | gamount | | |
| LIABILITIES: | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | References |
| 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(I) |
| 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



Breakdown of liabilities

AIB Group plc

(mln EUR)

| | | | Carrying | amount | | |
|------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities | by instrument and by counterparty sector | As of 30/09/2023 | As of 31/12/2023 | As of 31/03/2024 | As of 30/06/2024 | References |
| 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 |
| SHOLL POSITIONS | Debt securities | 0 | 0 | 197 | 271 | Annex V.Part 1.31 |
| | 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) |
| Dancaita | of which: Current accounts / overnight deposits | 217 | 197 | 175 | 330 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | 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: Subordin | ated 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 | |



Market Risk AIB Group plc

| | | | | | | | | | 7110 0100 | o pic | | | | | | | | | | | | |
|---|----------------------------|----------------------------|---|--------------------------|--|--------------------------------|--------------------------------|---|-----------|--------------------------------|-----------------|----------------------------------|---|---------------------|--|-------------------------------|--------------------------------|-----------------|-------------|--------------------------------|-----------------|----------------------------------|
| | SA | | | | | l l | М | | | | | | | | | IM | | | | | | |
| | | | VaR (Memorani | dum item) | STRESSED VaR | (Memorandum item) | INCREMEN MIGRATION R | CREMENTAL DEFAULT AND ATTON RISK CAPITAL CHARGE FOR CTP | | | VaR (Memor | andum item) | STRESSED Var (M | femorandum item) | | | ALL PRICE RIS | KS CAPITAL CH/ | RGE FOR CTP | | | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE) | LATEST AVAILABLE (SVaRt- 1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt- | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2023 | As of 31/12/2023 | | | | As of 30 | 09/2023 | | | | | | | | | As of 31/1 | 2/2023 | | | | | |
| Traded Debt Instruments | 271 | 322 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk Of which: Specific risk | 220 | 271 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk Equities | 48 | 49 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 6 | 6 | 0 | 0 | 0 | 0 | | | | | | | ů | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 24 | 14 | 0 | ō | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | 302 | 342 | 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 30/0 | 6/2024 | | | | | |
| Traded Debt Instruments | 377 | 377 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 326 | 318 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 49 | 54 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 28 | 49 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 4 | 19 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 24 | 30 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk Total | 26 431 | 59 486 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 431 | 400 | | | | • | | | | | , | | | | | | | | | | • | |

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

| | | Standardised Approach | | | | | | | | | | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|-----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|--|--|--|
| | | | As of 30/09/2 | 023 | | | As of 31/ | 12/2023 | | | | | | |
| | | Original Exposure ¹ | Esposure Value ¹ | Risk exposure amount | Value adjustments and provisions* | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | | | | | |
| | (minESR, %) Central dovernments or central banks | 33.987 | 34325 | 896 | | 37,854 | 38.181 | 349 | | | | | | |
| | Regional governments or local authorities | 290 | 13 | 3 | | 275 | 5 | 1 | | | | | | |
| | Public sector entities | 0 | | 0 | | | 0 | | | | | | | |
| | Multilateral Development Banks | 0 | 118 | 0 | | 0 | 113 | 0 | | | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | | | |
| | Institutions | 3,136 | 3,136 | 67 | | 2,214 | 2,214 | 49 | | | | | | |
| | Corporates | 10,293 | 7,328 | 6,863 | | 10,258 | 7,267 | 6,772 | | | | | | |
| | of which: SME | 3,604 | 2,665 | 2,330 | | 3,461 | 2,516 | 2,159 | | | | | | |
| | Retail | 9,310 | 4,720 | 3,282 | | 9,324 | 4,795 | 3,338 | | | | | | |
| Consolidated data | of which: SME | 3,201 | 1,649 | 982 | | 3,209 | 1,657 | 987 | | | | | | |
| Consolidated data | Secured by mortalises on immovable property | 24,023 | 22,738 | 11,962 | | 24,127 | 22,848 | 11,995 | | | | | | |
| | of which: SME | 3,909 1,769 | 3,703 1.191 | 3,528 1.473 | | 3,624 1,533 | 3,342 1.015 | 3,186 | | | | | | |
| | Exposures in default | 1,769 | 1,191 1,200 | 1,473 | 503 | 1,533 | 1,015 1,268 | 1,111 | 43 | | | | | |
| | Items associated with particularly high risk | 1,629 | 1,200 | 1,801 | | 1,683 | 1,268 | 1,902 | | | | | | |
| | Covered bands | | | 0 | | | 0 | | | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | | | 0 | | | 0 | | | | | | | |
| | Collective investments undertakings (CRII) South | 326 | 326 | 640 | | 393 | 393 | 804 | | | | | | |
| | Other exposures | 2.052 | 2.051 | 1.162 | | 2.160 | 2.159 | 1.227 | | | | | | |
| | Standardised Total ² | 85.816 | 77,147 | 28,149 | 1.065 | 89,820 | 80,258 | 27.548 | 1.00 | | | | | |

| | | | | | Standardised Ap | proach | | | |
|-------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30/09/2 | 023 | | | As of 31/ | 12/2023 | |
| | (mtsSUR, %) | Original Exposure ^a | Esposure Value ¹ | fisk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 33,873 | 34,080 | 614 | | 37,765 | 37,976 | 168 | |
| | Resional sovernments or local authorities | 290 | 13 | 3 | | 275 | 5 | 1 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | ٥ | 0 | 0 | |
| | Institutions | 1,367 | 1,367 | 30 | | 944 | 944 | 21 | |
| | Corporates | 4,585 | 2,708 | 2,504 | | 4,567 | 2,648 | 2,442 | |
| | of which: SME | 1,912 | 1,243 | 1,053 | | 1,901 | 1,213 | 1,024 | |
| | Retail | 8,846 | 4,570 | 3,173 | | 8,877 | 4,652 | 3,234 | |
| IRELAND | of which: SME | 3,089 | 1,619 | 962 | | 3,104 | 1,629 | 909 | |
| III.EDIIIID | Secured by mortgages on immovable property | 19,803 | 18,995 | 9,385 | | 19,912 | 19,084 | 9,402 | |
| | of which: SME | 2,772 1.290 | 2,621 | 2,550 1,062 | | 2,672 1.058 | 2,457 | 2,387 | |
| | Exposures in default | 1,290 | 861 | 1,062 | 386 | 1,068 | 605 | 740 1.395 | 319 |
| | Items associated with particularly high risk | 1,202 | 875 | 1,313 | | 1,244 | 930 | 1,395 | |
| 1 | Covered bands | | | | | | 0 | | |
| 1 | Claims on institutions and corporates with a ST credit assessment | | | | | | 0 | | |
| | Collective investments undertakines (CIU) | 326 | 326 | 640 | | 393 | 393 | 804 | |
| | Equity | 1.553 | 1.552 | 925 | | 1887 | 1,886 | 1.011 | |
| | Officer exposures | 1,553 | 1,002 | 925 | | 1,007 | 1,660 | 1,011 | |
| | Standardised Total ² | | | | 765 | | | | 779 |

| | | | | | Standardised Ap | proach | | | | | | |
|-----------------|--|--------------------------------|-----------------------------|-----------------------------|----------------------|---|-------|-------------|-----|--|--|--|
| | | | As of 30/09/2 | 023 | | | | 12/2023 | | | | |
| | (minSUR, %) | Original Exposure ¹ | Exposure Value ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | | | | |
| | Central governments or central banks | 100 | 238 | 267 | | 25 | 198 | 171 | | | | |
| | Regional dovernments or local authorities | | | 0 | | | 0 | | | | | |
| | Public sector entities | | | 0 | | | 0 | | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 3 | 3 | 1 | | 8 | 8 | 2 | | | | |
| | Corporates | 5,377 | 4,331 | 4,070 | | 5,376 | 4,351 | 4,063 | | | | |
| | of which: SME | 1,691 | 1,422 | 1,277 | | 1,559 | 1,302 | 1,134 | | | | |
| | Retail | 437 | 143 | 104 | | 420 | 137 | 100 | | | | |
| UNITED KINGDOM | of which: SME | 109 3.442 | 29 3.048 | 19 | | 103 3.475 | 28 | 18 1.955 | | | | |
| OHITED MITODOTT | Secured by mortalates on immovable property | 3,442 | 3,048 | 1,950 687 | | 3,475 | 3,062 | 1,955 | | | | |
| | of which: SME | 309 | 704 | 294 | 10 | 282 | 194 | 245 | | | | |
| | Exposures in default Items associated with particularly high risk | 352 | 250 | 375 | | 354 | 253 | 380 | 30 | | | |
| | Items associated with particularly high risk Covered bonds | 2.0 | 2.00 | 3/3 | | | 0 | | | | | |
| ĺ | Covered bonds Claims on institutions and corporates with a ST credit assessment | i i | · | | | ů. | | · · | | | | |
| 1 | Collective investments undertakings (CIU) | | | | | | | | | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| 1 | Other exposures | 495 | 495 | 236 | | 261 | 261 | 213 | | | | |
| | Standardised Total ² | | | | 197 | | | | 220 | | | |

| | | (2) local value adjustments and provisions per c | curry or counterparty excuses to | ose for securitization eigosures bu | incudes general credit risk adjust | THEEL. | | | |
|----------|--|--|----------------------------------|-------------------------------------|------------------------------------|----------------|----------------------|---|--|
| | | | | | Standardised Ap | proach | | | |
| | | | As of 30/09/2 | 023 | | | As of 31. | 12/2023 | |
| | (minSSR, W) | Original Exposure ¹ | Exposure Velue | Risk exposure amount | Original Exposure ¹ | Exposure Value | Risk exposure amount | Value adjustments and provisions ² | |
| | (minELR, %) Central governments or central banks | | | | | | | | |
| | Regional governments or local authorities | | | 0 | | | 0 | | |
| | Public sector entities | | | 0 | | | | | |
| | Multilateral Development Banks | | | 0 | | | 0 | | |
| | International Organisations | 0 | | 0 | | 0 | 0 | 0 | |
| | Institutions | 1,757 | 1,757 | 35 | | 1,260 | 1,260 | 25 | |
| | Corporates | 90 | 77 | 77 | | 60 | 55 | 55 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 2 | 0 | 0 | | 2 | 0 | 0 | |
| FRANCE | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| 11011102 | Secured by mortalisis on immovable property | 159 | 95 | 94 | | 159 | 146 | 145 | |
| | of which: SME | 0 | | 0 | | | 0 | | |
| | Exposures in defautt | | | | 0 | | | | |
| | Items associated with particularly high risk Covered bonds | | | | | | | | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | | | | | | | | |
| 1 | Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) | | | | | | | | |
| | Councing Investments Undertakings (CIU) | | | 0 | | | 0 | | |
| 1 | Other exposures | i i | i | | | ů. | 0 | i i | |
| | OHI HADINA | | | | | | | | |

| | | (2) Total value adjustments and provisions per o | ountry of counterparty excludes th | sose for securitisation exposures but | t includes general credit risk adjust | ruets. | | | |
|---------------|---|--|------------------------------------|---------------------------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardised Ap | proach | | | |
| | | | As of 30/09/2 | 1023 | | | As of 31. | /12/2023 | |
| | | Original Exposure ^s | Exposure Value ¹ | Fisk exposure amount | Value adjustments and provisions ² | Original Exposure ⁴ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (minEUR, %) Central sovernments or central banks | 6 | 6 | 15 | | 4 | 4 | 9 | |
| | Resional sovernments 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 | |
| | International Organisations | | | | | | | 9 | |
| | Institutions | 2 | 2 | | | 2 | 2 | 9 | |
| | Corporates | 31 | 28 | 27 | | 57 | 41 | 40 | |
| | of which: SME | 1 | | | | 1 | 1 | 9 | |
| | Retail | | | 1 | | 1 | | 1 | |
| UNITED STATES | of which: SME | | | 20 | | | | | |
| 1 | Secured by mortglages on immovable property of which: SME | | 37 | 20 | | 3/ | 20 | 20 | |
| 1 | of which: SME Exposures in default | | | | | | | | |
| | Items associated with particularly high risk | ás. | Á | 77 | | 47 | 57 | 85 | |
| 1 | Covered bonds | | | | | | | | |
| 1 | Claims on institutions and corporates with a ST credit assessment | | | | | ů | 0 | | |
| | Collective investments undertakings (CIU) | | | | | | | | |
| | Equity | | | | | | | | |
| 1 | Other exposures | 4 | 4 | 2 | | 11 | 11 | 3 | |
| | Standardised Total | | | | 2 | | | | 3 |

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

| | All Group ptc | | | | | | | | |
|------------|--|--|------------------------------------|---------------------------------------|---|-------------------------------------|-----------------------------|----------------------|---|
| | | | | | Standardised Ap | proach | | | |
| | | | As of 30/09/2 | 023 | | | As of 31 | 12/2023 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (minEUR, %) | | | | | | | | |
| | Central dovernments or central banks Regional governments or local authorities | 0 | | 0 | | | 0 | | |
| | Regional sovernments or local authorities Public sector entities | | | 0 | | | 0 | | |
| | Multilateral Development Banks | 0 | | | | | 0 | | |
| | International Organisations | | | | | 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 | 2 | 0 | 0 | | 2 | 0 | 0 | |
| SPAIN | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| OI 7 III C | Secured by mortalises on immovable property | 64 | 61 | 61 | | 64 | 60 | 60 | |
| | of which: SME | 0 | | 0 | | 0 | 0 | | |
| | Exposures in default | | | 0 | | | 0 | | 0 |
| | Items associated with particularly high risk Covered bonds | 0 | | | | | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | | | 0 | | |
| I | Collective investments undertakings (CIU) | | | | | 0 | 0 | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| I | Standardised Total | | | | 3 | | | | 4 |
| | | Criginal exposure, unlike Exposure value, is | eported before taking into account | any effect due to credit conversion t | actors or credit risk mitiration tech | niques (e.v. substitution effects). | | | |

| | | | | | Standardised Ap | proach | | | |
|--------|--|---|---|---|---|---|---|---|---|
| | | | As of 30/09/2 | 023 | | | As of 31 | /12/2023 | |
| | | Original Exposure ^s | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| CANADA | Control Contro | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ۰ | 0 | 0 | 000000000000000000000000000000000000000 | |
| | Standardised Total ³ | | | | 0 | | | | |

| | | | | | Standardised Ap | proach | Stand ardised Approach | | | | | | | | | |
|---------|--|---|---|---|---|--|--|--|---|--|--|--|--|--|--|--|
| | | | As of 30/09/2 | 023 | | | | /12/2023 | | | | | | | | |
| | (mtsSUR, %) | Original Exposure ¹ | Exposure Value ⁴ | fisk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | | | | | |
| GERMANY | Control demonstrates or control basis Author control control Milliand Consessoral Basis Milliand Consessoral Basis Milliand Consessoral Basis Milliand Consessoral Basis Milliand Consessoral M | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 444 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 1 0 1 0 0 1 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 45 1 1 3 0 0 0 | 0 0 0 0 45 45 0 0 0 0 0 0 | ۰ | | | | | | | |
| | Other excoures Standardised Total | | | | 0 | i | | | | | | | | | | |

| | | (2) Total value adjustments and provisions per o | 1) Total value adjustments and provisions per country of country or country o | | | | | | | | |
|-----------------|--|---|--|---|---|---|--|---|---|--|--|
| | | | | | Standardised Ap | proach | | | | | |
| | | | As of 30/09/2 | 023 | | | As of 31. | 12/2023 | | | |
| | (min EUR. No. | Original Exposure ^a | Esposure Velue | Risk exposure amount | Value adjustments and provisions ² | Original Exposure * | Exposure Value | Risk exposure amount | Value adjustments and provisions ² | | |
| Other Countries | Control Contro | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 1128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 113 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | | | |
| | Standardised Total ² | | | | 0 | | | | | | |

elba European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| | | | Standardised Approach | | | | | | | | | |
|-------------------|---|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--|--|--|
| | | | | | Standardise | id Approach | | | | | | |
| | | | As of 31/ | 03/2024 | | | As of 30 | /06/2024 | | | | |
| | (MADE NA | Original Exposure ^b | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions | Original Exposure ⁴ | Exposure Value ⁶ | Risk exposure amount | Value adjustments and provisions | | | |
| | Central dovernments or central banks | 36,708 | 37,022 | 456 | | 36,190 | 35,437 | 623 | | | | |
| | Regional governments or local authorities | 277 | 8 | 2 | | 275 | 4 | 1 | | | | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Multilateral Development Banks | 0 | 120 | 0 | | 0 | 130 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 2,232 | 2,232 | 48 | | 2,289 | 2,289 | 52 | | | | |
| | Corporates | 10,318 | 7,457 | 7,002 | | 10,381 | 7,467 | 6,872 | | | | |
| | of which: SME | 3,121 | 2,268 | 1,998 | | 2,891 | 2,083 | 1,781 | | | | |
| | Retail | 9,413 3,220 | 4,840 1,706 | 3,366 1,018 | | 9,488 | 4,883 | 3,406 | | | | |
| Consolidated data | of which: SME | 3,220 24,025 | 1,706 22,782 | 1,018 | | 3,189 | 1,955 | 294 11.987 | | | | |
| | Secured by mortalises on immovable property | 3,602 | 3,356 | 3,207 | | 24,453 | 3,419 | 3,257 | | | | |
| | of which: SMI Exposures in default | 1,565 | 200 | 1,080 | 492 | 1.742 | 1,136 | 1,240 | 530 | | | |
| | Items associated with particularly high risk | 1.749 | 1,370 | 2,055 | | 2.381 | 1.867 | 2,800 | | | | |
| | Covered bonds | | | | | | | 0 | | | | |
| ı | Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| ı | Equity | 374 | 374 | 760 | | 388 | 388 | 796 | | | | |
| i | Other exposures | 1,828 | 1,828 | 1,185 | | 1,644 | 1,643 | 1,060 | | | | |
| | Standardised Total 2 | 88,487 | 79,041 | 27,874 | 1,125 | 89,232 | 79,282 | 28,836 | 1,17 | | | |

| | | | | | Standardise | od Annesseh | | | |
|---------|--|--------------------------------|-----------------------------|---------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | | | Julius Gran | in Approach | | | |
| | | | As of 31/ | 03/2024 | | | As of 30 | 06/2024 | |
| | | Original Exposure ⁵ | Exposure Value ¹ | Rhk exposure amount | Value adjustments and provisions ² | Original Exposure ⁴ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, 65) Central severaments or central banks | 36,609 | 35.819 | 251 | | 36,095 | 36.297 | 409 | |
| | Regional governments or central banks Regional governments or local authorities | 277 | 8 | 2 | | 275 | 4 | 1 | |
| | Public sector entities | | | | | 0 | | 0 | |
| | Multiluteral Development Sunks | | 0 | 0 | | 0 | | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 950 | 250 | 21 | | 954 | 954 | 22 | |
| | Corporates | 4,363 | 2,556 | 2,389 | | 4,320 | 2,532 | 2,355 | |
| | of which: SME | 1,705 | 1,096 | 951 | | 1,647 | 1,061 | 907 | |
| | Retail | 8,975 | 4,707 | 3,269 | | 9,047 | 4,743 | 3,304 | |
| IRELAND | of which: SME | 3,118 | 1,678 | 920 | | 3,091 | 1,638 | 976 | |
| IKELAND | Secured by mortglages on immovable property | 19,854 | 19,062 | 9,346 | | 20,067 | 19,195 | 9,357 | |
| | of which: SME | 2,575 | 2,398 | 2,334 | | 2,486 | 2,357 | 2,294 | |
| | Exposures in default | 1,140 | 740 | 791 | 352 | 1,245 | 819 | 877 | 382 |
| | Items associated with particularly high risk | 1,295 | 1,008 | 1,513 | | 1,964 | 1,536 | 2,304 | |
| | Covered bonds | ۰ | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | | 0 | | 0 | |
| | Collective investments undertakinss (CIU) | | 0 | 0 | | 0 | | 0 | |
| | Equity | 374 | 374 | 760 | | 388 | 385 | 796 | |
| | Other exposures | 1,610 | 1,610 | 1,038 | | 1,517 | 1,517 | 995 | |
| | Standardised Treat ² | | | | 790 | | | | 83 |

| | | N town cross addressment with a control or considered a proper a restate proper and control or cont | | | | | | | | | |
|-----------------|---|--|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|--|--|
| | | | | | Standardise | ed Approach | | | | | |
| | | | As of 31 | 03/2024 | | | As of 30 | 106/2024 | | | |
| | (min DUR, No.) | Original Exposure ⁶ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ⁶ | Risk exposure amount | Value adjustments and provisions ² | | |
| | Central governments or central banks | 94 | 220 | 196 | | 822 | 186 | 204 | | | |
| | Regional governments or local authorities | | | | | 0 | | | | | |
| | Public sector entities | | | | | 0 | | | | | |
| | Multilateral Development Banks International Organizations | | | | | 0 | | | | | |
| | Institutions | , | | , | | 19 | 19 | | | | |
| | Corporates | 5.611 | 4.615 | 4318 | | 5,712 | 4.600 | 4.262 | | | |
| | of which: SME | 1,413 | 1,172 | 1.047 | | 1,242 | 1.021 | 873 | | | |
| | Retail | 410 | 127 | 93 | | 414 | 135 | 96 | | | |
| LINUTED VINODOM | of which: SME | 100 | 27 | 18 | | 96 | 27 | 18 | | | |
| UNITED KINGDOM | Secured by mortgages on immovable property | 3,431 | 3,046 | 1,962 | | 3,674 | 3,181 | 2,079 | | | |
| | of which: SME | 769 | 705 | 626 | | 884 | 812 | 719 | | | |
| | Exposures in default | 241 | 149 | 179 | 65 | 270 | 154 | 180 | 92 | | |
| | Items associated with particularly high risk | 357 | 265 | 398 | | 323 | 238 | 356 | | | |
| i | Covered bonds | | 0 | 0 | | | | 0 | | | |
| ı | Claims on institutions and corporates with a ST credit assessment | | 0 | | | 0 | | | | | |
| | Collective investments undertakings (CIU) | | | | | 0 | | | | | |
| | Equity | 212 | 212 | 146 | | 117 | 117 | 63 | | | |
| i | Other exposures | 712 712 166 227 | | | | | | | | | |
| | Standardised Total ² | | | | 227 | | | | 241 | | |

| | | | | | | | о техничных видистентах имо режимовор рег сентру от социтеруют деятельного карасительного карас | | | | | | | | |
|--|--|---|---|--|---|--|---|---|---|--|--|--|--|--|--|
| | | | Standardised Approach | | | | | | | | | | | | |
| | | | As of 31 | 63/2024 | | | As of 30: | 06/2024 | | | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value | Risk exposure amount | Value adjustments and provisions ² | | | | | | |
| Ration Cream Andread State Control of the Control o | Average de la companya del companya del companya de la companya de la companya del companya de | 0 0 0 1.278 01 0 2 2 0 100 0 0 0 0 | 0 0 0 1.278 57 0 0 0 0 0 0 0 0 0 | 0 0 0 2 22 27 27 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 1.316 0 0 2 2 0 112 0 0 0 | 0 0 1.7325 0 0 0 43 0 0 0 0 | 0 0 0 2 25 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | | | | |

| | | z) rocal value adjustments and pri | relations per country of counterparty | excludes those for securitisation e | eposures but includes general cred | Strisk adjustments. | | | |
|--|---|---|---|--|---|---|--|---|---|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 31/ | 03/2024 | | | As of 30 | /06/2024 | |
| | in EUR. %) | Original Exposure ^b | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ⁶ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Control contro | ica confidence a proposity sub-triak as with 0.5°C cradii zassassenseti | 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ٥ | 5 0 0 0 0 110 1 7 1 35 0 0 2 2 6 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| As of \$1000000000000000000000000000000000000 | | | | | | | | | | |
|--|-------|---|---|---|---|------------|---|---|---|--|
| Original Exposures* Department Values* Department Values* Particular departments and particular and particul | | | | | | Standardis | ed Approach | | | |
| Organization of Commission of | | | | | /63/2024 | | | As of 30 | /06/2024 | |
| Central consequences of central tables 5 | | | Original Exposure ⁶ | Exposure Value ¹ | Risk exposure amount | | Original Exposure ⁶ | Exposure Value ¹ | Risk exposure amount | |
| | SPAIN | Comit of control backs And | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | ٠ | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |

| | | (a) to an easier and parameter and pa | venne per county or country at | THE REAL PROPERTY AND ADDRESS OF | nquant sur sur sur general con- | mint aquarena. | | | |
|--------|--|---|---|---|---|---|-----------------------------|---|---|
| | | | | | Standardis | ed Approach | | | |
| | | | As of 31 | /03/2024 | | | As of 30 | 1/06/2024 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Rhik exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ⁴ | Risk exposure amount | Value adjustments and provisions ² |
| CANADA | General Control Contro | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 000000000000000000000000000000000000000 | ۰ | 000000000000000000000000000000000000000 | | 000000000000000000000000000000000000000 | 0 |
| 1 | Standardised Total ² | | | | | | | | |

| | | | | Standardise | ed Approach | | | |
|--|--------------------------------|---------------------------------------|--|---|--|---|---|---|
| | | As of 31 | /63/2024 | | | As of 30 | /06/2024 | |
| (min DJF, N) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Central demonstration or enthrollusions. Annical accommission or of an allumination. Pathin and commissions of an allumination. International commissions of an alluminations of a alluminations of a alluminations of a alluminations. General commissions of a alluminations of a | 2 Nadel | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 | ۰ | 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 44 46 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |

| | | (2) Total value adjustments and pr | ovisions per country of counterparts | excludes those for securitisation of | exposures but includes general cred | itrisk adjustments. | | | |
|-----------------|--|---|---|---|---|---|--|---|---|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31 | 03/2024 | | | As of 30 | 106/2024 | |
| | (min DUR, No.) | Original Exposure ^b | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Esposure Value ^k | Risk exposure amount | Value adjustments and provisions ² |
| Other Countries | Control communities (a mineral materials) Additional communities (and a mineral materi | 0 | 0 0 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | ٥ | 000000000000000000000000000000000000000 | 0 0 1336 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 |

Credit Risk - IRB Approach

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|---|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|------------------|------------------------|--------------------------------|-----------------|------------------------|----------------------|
| | | | | | 30/09/2023 | | | | | | | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | Central banks and central governments | 7,602 | 0 | 7,931 | 483 | 0 | 1 | 7,601 | 0 | 7,907 | 480 | 0 | 1 |
| | Institutions Corporates | 22,465 18,581 | 264 | 22,210 16,295 | 2,345 15.115 | 0 | 494 | 22,247 18,969 | 221 | 22,046 16,548 | 2,298 15.530 | 0 | 374 |
| | Corporates - Of Which: Specialised Lending | 2.820 | 0 | 2.635 | 1956 | 0 | 15 | 3,035 | 221 | 2.811 | 2.186 | 0 | 11 |
| | Corporates - Of Which: SME | 2,670 | 190 | 2,223 | 2,316 | 0 | 178 | 2,756 | 141 | 2,187 | 2,364 | 0 | 110 |
| | Retail | 19.565 | 258 | 19.355 | 6.381 | 579 | 124 | 19.563 | 252 | 19.261 | 6,259 | 533 | 124 |
| | Retail - Secured on real estate property | 19,565 | 258 | 19,355 | 6,381 | 579 | 124 | 19,563 | 252 | 19,261 | 6,259 | 533 | 124 |
| Consolidated data | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 19,565 | 258 | 19,355 | 6,381 | 579 | 124 | 19,563 | 252 | 19,261 | 6,259 | 533 | 124 |
| | 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 |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | ٥ | 0 | 0 | | | ۰ | 0 | 0 | 0 | 0 | |
| | | _ | | | | | | | | | | | |
| | cquey Other non credit-obligation assets IRB Total ² | ů | | 0 | 6 24,329 | | | | | | | 5 24,572 | 5 24,572 |

| | | | | | | | IRB Ap | proach | | | | | |
|---------|---|------------------------|----------------------------|------------------------|-----------------------|------------------------|------------------|------------------------|------------------------|--------------------------------|-----------------------|------------------------|----------------------|
| | | | | | 30/09/2023 | | | | | | | | |
| | | Originati | Original Exposure Exposure | | Risk exposure | amount | adjustments | | Exposure ¹ | Exposure Value ² | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions Corporates | 0 144 11.975 | 0 0 256 | 0 139 9.965 | 0 87 8.836 | 0 | 0 0 358 | 0 145 11,924 | 0 0 213 | 0 140 9.866 | 0 86 8.860 | 0 | 0 0 240 |
| | Corporates - OTWhich: Specialised Lending Corporates - OTWhich: SME Retail | 995 2,604 19,526 | 0 190 256 | 929 2,166 19,316 | 647 2,230 6,359 | 0 0 574 | 11 171 123 | 943 2,622 19,528 | 0 141 249 | 872 2,123 19,227 | 601 2,264 6,238 | 0 0 528 | 7 104 123 |
| IRELAND | Retail - Secured on real estate property Robal - Secured on real estate property - Of Which: SME | 19,526 19,526 0 | 256 256 0 | 19,316 19,316 0 | 6,359 | 574 574 0 | 123 123 0 | 19,528 0 | 249 249 0 | 19,227 19,227 0 | 6,238 0 | 528 528 0 | 123 123 0 |
| IRELAND | Rotal - Secured on real estate property - Of Which: non-SME Rotali - Qualifying Rocolving Retail - Other Retail | 19,526 0 | 256 0 | 19,316 0 | 6,359 | 574 0 | 123 0 | 19,528 0 | 249 0 | 19,227 0 | 6,238 0 | 528 0 | 123 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity Other non credit-obligation assets IRB Teleal | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | • | 0 | ٥ |

| | | | | | | | IRB App | proach | | | | | |
|----------------|--|-------------------------|------------------------|--------------------------------|---------------------|------------------------|----------------------|-------------------------|------------------------|--------------------------------|---------------------|------------------------|----------------------|
| | | | | As of | 30/09/2023 | | | | | As of | 31/12/2023 | | |
| | | Originati | isposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original E | posure ¹ | Exposure Value ² | Riskexposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions Corporaliss | 4,411 9,909 1,473 | 0 | 4,411 9,934 1,384 | 201 831 1.332 | 0 | 0 1 11 | 4,138 9,377 1,784 | 0 0 | 4,138 9,410 1,607 | 188 758 1.530 | 0 | 0 0 10 |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 750 45 | 0 | 692 44 | 599 66 | 0 | 2 6 | 916 113 | 0 | 838 44 | 709 67 | 0 | 1 6 |
| | Retail: Retail - Secured on real estate property | 16 16 | 1 1 | 16 16 | 11 | 3 | 1 1 | 15 15 | 2 2 | 15 15 | 12 12 | 4 | 1 1 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | 0 16 | 0 | 0 16 | 0 11 | 0 3 | 0 | 0 15 | 0 2 | 0 15 | 0 12 | 4 | 0 |
| | Retail - Qualifying Revolving Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | , | , | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|--------|--|---|---------------------|------------------------|--------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | | As or | 30/09/2023 | | | | | As o | 31/12/2023 | | |
| | | | Original E | isposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | (min E | UR, No | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ⁵ | | Of which: defaulted | and provisions |
| | Central banks and central governments | | 421 | 0 | 428 | 19 | 0 | 0 | 453 | 0 | 460 | 21 | 0 | 0 |
| | Institutions | | 5,294 | 0 | 5,129 | 541 | 0 | 3 | 5,401 | 0 | 5,265 | 526 | 0 | 0 |
| | Corporates | | 641 | 0 | 585 | 557 | 0 | 9 | 718 | 0 | 669 | 620 | 0 | 9 |
| | Corporates - Of Which: Specialis | nd Lending | 192 | 0 | 160 | 127 | 0 | 0 | 250 | 0 | 218 | 168 | 0 | 0 |
| | Corporates - Of Which: SME | | 15 | 0 | 7 | 13 | 0 | 0 | 15 | 0 | 14 | 27 | 0 | |
| | Retail | | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate p | | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | |
| FRANCE | | on real estate property - Of Which: SME | 0 | | 0 | 0 | 0 | | | | | | 0 | |
| | | on real estate property - Of Which: non-SME | 0 | | 0 | 0 | 0 | 0 | | | 0 | | 0 | |
| | Retail - Qualifying Revolving Retail - Other Retail | | | | | | | | | | | | | |
| | | sail - Of Which: SME | 0 | | 0 | 0 | 0 | | | | | | 0 | |
| | | | J | | | 0 | | | | 0 | | | 0 | |
| | Foulty Equity | tail - Of Which: non-SME | | | | | | | | | | | | |
| | Other non credit-obligation assets | | 0 | | 0 | 0 | 0 | 0 | | | 0 | | 0 | |
| | IRB Total | | | | | | | | | | | | | |
| | INS IOSE | | 1) Original sympass | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|---------------|--|----------------------|-----------------------|--------------------------------|--------------------------------|----------------------|------------------------|------------------------|-----------------------|--------------------------------|---------------|-----------|----------------------|
| | | | | As o | 30/09/2023 | | | | | Aso | 31/12/2023 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | imount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: | VALUE | | Of which: | and provisions | | Of which: | VALUE | | Ofwhich: | and provisions |
| | Central banks and central governments | 530 | defaulted | 530 | 24 | defaulted | | 533 | defaulted | 533 | 24 | defaulted | |
| | Institutions | 55 | | 41 | 20 | | | 58 | | 42 | 19 | | |
| | Corporates | 1.973 | | 1.951 | 2.070 | | 45 | 2,030 | | 2,000 | 2.193 | 0 | 53 |
| | Corporates - Of Which: Specialised Lending | 421 | | 494 | 282 | | 1 | 534 | | 513 | 444 | 0 | 1 |
| | Corporates - Of Which: SME | 4 | | 4 | 5 | 0 | | 4 | 0 | 4 | 5 | 0 | |
| | Retail | | 1 | | 4 | 1 | 0 | 6 | 1 | 6 | 3 | 1 | |
| | Retail - Secured on real estate property | | 1 | | A. | 1 | 0 | 6 | 1 | 6 | 3 | 1 | |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | ō | 0 | ō |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | | 1 | 8 | 4 | 1 | 0 | 6 | 1 | 6 | 3 | 1 | |
| | Retail - Qualifying Revolving | 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 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Tetal | | | | | | | | | | | | |
| | | (1) Original exposus | e, unlike Exposure v | alue, is reported befo | re taking into account any eff | ect due to credit co | nversion factors or cr | edit risk mitigation ! | echniques (e.e. subs | citation effects). | | | |

Credit Risk - IRB Approach

AIR Group nie

| | | | | | | | | IRB Ap | proach | | | | | | | |
|---|-------|---|------------|------------------------|-------|------------|------------------------|----------------|----------------------|------------------------|--|-------------|--------------------------------|----------------|--|----------------------|
| | | | | | As o | 30/09/2023 | | | | | Aso | 131/12/2023 | | | | |
| | | | Originati | | | Value | | Risk exposure | Risk exposure amount | | Value Originati adjustments and provisions | | Exposure Value ¹ | Risk exposure | | Value adjustments |
| | | (min EUR, 16) | | Of which: defaulted | | | Of which: defaulted | and provisions | | Of which: defaulted | | | Of which: defaulted | and provisions | | |
| | | Central banks and central governments | 725 | 0 | 725 | 124 | 0 | 0 | 722 | 0 | 722 | 123 | 0 | 0 | | |
| | | Institutions | 1,365 | | 1,360 | 101 | 0 | 0 | 1,064 | 0 | 1,057 | 111 | 0 | | | |
| | | Corporates | 185 101 | | 183 | 143 49 | 0 | 1 | 180 97 | | 97 | 142 47 | 0 | 1 | | |
| | | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 101 | | 101 | 49 | 0 | | 97 | | 97 | 47 | 0 | | | |
| | | Corporates - Of Which: SME Retail | 0 | | | 0 | 0 | 0 | | 0 | | | 0 | | | |
| | | Retail - Secured on real estate property | | | , | 0 | | | ; | | ; | | 0 | | | |
| | | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | | 0 | | | |
| | SPAIN | Retail - Secured on real estate property - Of Which: non-SME | 1 | | 1 | 0 | 0 | 0 | 1 | 0 | 1 | 0 | 0 | | | |
| | | Retail - Qualifying Revolving | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | | |
| | | Retail - Other Retail | 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 | | |
| 1 | | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | | |
| | | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| | | Other non credit-obligation assets | | | | | | | | | | | | | | |
| | | IRB Total | | | | | | | | | | | | | | |

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

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--|--|------------------------|---|--|---|---|---|---|---|--|---|---|
| | | | | As o | 30/09/2023 | | | | | Aso | 31/12/2023 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| CANADA | Control Labels and central genoments Colorated | 413 1,502 86 0 0 1 1 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 413 1,501 84 0 0 1 1 1 0 0 0 0 | 19 153 101 0 0 1 1 1 0 0 0 | 0 | 0 2 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 422 1,542 93 28 0 1 1 0 0 0 0 | 0 | 422 1,549 92 27 0 1 1 0 0 0 0 | 19 153 93 16 0 1 1 0 1 0 0 | 0 | 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| | Other non credit-obligation assets IRB Total | | | | | | | | | | | | |

| (2) Original exposure | , unlike Exposure v | ulue, is reported befo | ore taking into account any | effect due to credit co | nversion factors or cr | redit risk mittestion t | echniques (e.e. sul | otitution effects |
|-----------------------|---------------------|------------------------|-----------------------------|-------------------------|------------------------|-------------------------|---------------------|-------------------|

| | | | | | | | IRB Ap | proach | | | | | |
|---------|--|---|---|---|---|------------------------|---|--|---|---|---------------------------------------|---|---------------------------|
| | | | | As o | 30/09/2023 | | | | | Aso | f 31/12/2023 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| GERMANY | Constal bales and control generations introdesis Copyrist Acceptance Ordenics Specialized Leading Result - Specialized Leading Specialized Leading Result - Specialized Leading Spe | 9 1,408 379 35 0 2 2 0 0 0 | 0 | 9 1,420 357 35 0 2 2 0 2 0 | 0 65 300 15 0 1 1 0 0 | 0 0 0 0 0 0 0 0 0 | 0 | 9 1,453 418 32 0 2 2 0 2 0 0 | 0 | 9 1,467 333 32 0 2 2 0 2 0 0 0 | 0 73 334 13 0 1 1 1 0 0 0 0 0 0 0 0 0 | 0 | 0 0 4 0 0 0 0 0 0 0 0 0 0 |
| | Equity Other non credit-obligation assets | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|-----------------|--|--|-----------------------|-----------------------------------|----------------------------------|-------------|---|--|---|-----------------------------------|---------------------------------------|---|----------------------|
| | | | | As o | 130/09/2023 | | | | | Aso | f 31/12/2023 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | Ormania Ormani | | | | | | | | | | | and provisions |
| Other Countries | Committee and continue growth special and continue committee and committee c | 722 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 782 0 0 0 0 0 0 | 35 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 | 941 0 0 0 0 0 0 0 | 0 | 296 0 0 0 0 0 0 | 45 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 |
| | Recurs - Ocean Relati - Otton Relati - Off Which: SME Relati - Otton Relati - Off Which: som-SME Reputy Other non-credit-obligation assets 188 Seat | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Credit Risk - IRB Approach

| | | | | | | | | IRB Ap | proach | | | | | | | |
|-------------------|------------------------|---|----------------|-----------------------|--------------------------------|-----------------|-----------|----------------------|----------------|-----------------------|--------------------------------|----------------|-----------|----------------------|--|--|
| | | | | | | | | | | | | 30/06/2024 | | | | |
| | | | Original I | ixposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original E | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | | |
| | | | | Of which: | Value | | Of which: | and provisions | | Of which: | Viliae | | Of which: | and provision | | |
| | | (min EUR, %) | | | | | | | | | | | | | | |
| | | iks and central governments | | | | | | | | | | | | | | |
| | Institutions | | 2 | | 254 | | | | 1 | | | | | | | |
| | Corporates | | 19,573 | 249 | 17,071 | 15,958 2,408 | 0 | 359 | 19,384 | 254 | 16,874 | 15,195 | | 338 | | |
| | | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | 3,391 2,726 | 137 | 3,146 2,159 | 2,408 | 0 | 13 103 | 3,492 2,882 | 198 | 3,282 2,109 | 2,453 2.134 | | 101 | | |
| | Retail | Corporates - Or Writer: SMC | 19.602 | 253 | 19.417 | 6.531 | 524 | 126 | 19.812 | 250 | 19.565 | 6.536 | 486 | 121 | | |
| | Mercant | Retail - Secured on real estate property | 19,602 | 253 | 19,417 | 6,531 | 524 | 126 | 19,812 | 250 | 19,565 | 6,536 | 486 | 121 | | |
| | | Retail - Secured on real estate property - Of Which: SME | 22,002 | 0 | 0 | 0,231 | 0 | 0 | 0 | 0. | 0 | 0,000 | 0 | 0 | | |
| Consolidated data | | Retail - Secured on real estate property - Of Which: non-SME | 19.602 | 253 | 19.417 | 6.531 | 524 | 126 | 19.812 | 250 | 19.565 | 6.536 | 486 | 121 | | |
| | | Retail - Qualifying Revolving | 0 | 0 | 0 | 0,331 | 0 | 0 | 0 | 0 | 0 | 0,000 | 0 | 0 | | |
| | | Botail - Other Botail | | 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 | | | | |
| | Other non o | redit-obligation assets | | | | 5 | | | | | | 5 | | | | |
| | IRB Total ² | | | | | 25,279 | | | | | | 24,402 | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|----------|--|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | As of | 31/03/2024 | | | | | As of | 30/06/2024 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | VAIDE | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions | 163 | 0 | 0 158 | 93 | 0 | . 0 | 176 | 0 | 0 171 | 0 101 | 0 | 0 |
| | Institutions Corporates | 163 | 241 | 9,900 | 93 8.810 | 0 | 229 | 176 | 246 | 9.294 | 7.704 | | 211 |
| | Corporates - Of Which: Specialised Lending | 956 | 0 | 884 | 595 | 0 | 7 | 894 | 0 | 837 | 510 | | 4 |
| | Corporates - Of Which: SME | 2,617 | 137 | 2,105 | 2,239 | 0 | 100 | 2,774 | 136 | 2,056 | 2,068 | 0 | 98 |
| | Retail | 19,569 | 251 | 19,384 | 6,509 | 517 | 125 | 19,780 | 247 | 19,534 | 6,516 | 479 | 120 |
| | Retail - Secured on real estate property | 19,569 | 251 | 19,384 | 6,509 | 517 | 125 | 19,780 | 247 | 19,534 | 6,516 | 479 | 120 |
| IRFI AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| INELAND | Retail - Secured on real estate property - Of Which: non-SME | 19,569 | 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 |
| | Retail - Other Retail 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 Equity | | | | | | | | | | | | |
| | Other non credit-obligation assets | - | U | 0 | | U | | 0 | 0 | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | | | IRB Ap | proach | | | | | |
|----------------|---|--|----------------|------------------------|--------------------------------|---------------|------------------------|----------------------|----------|------------------------|--------------------------------|---------------|------------------------|----------------------|
| | | | | | | 31/03/2024 | | | | | Aso | 30/06/2024 | | |
| | | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | | | Of which: defaulted | and provisions | | Of which: defaulted | | | Of which: defaulted | and provisions |
| | | ks and central governments | 3,881 9,065 | 0 | 3,881 | 177 | 0 | 0 | 3,539 | 0 | 3,539 | 161 | 0 | 0 |
| | Institutions Corporates | | | | 9,093 | 714 | 0 | 1 | 8,998 | 0 | 9,019 | 620 | 0 | 0 |
| | Corporates Corporates - Of Which: Specialised Lending | | | | 1,702 | 1,597 | 0 | 9 | 1,889 | 0 | 1,737 | 1,597 | | 9 |
| | | | | 0 | 910 | 763 | 0 | 3 | 948 | 0 | 888 | 703 | | 3 |
| | | Corporates - Of Which: SME | 88 | 0 | 33 | 43 | 0 | 2 | 88 | 0 | 33 | 44 | 0 | 2 |
| | 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 0 |
| UNITED KINGDOM | | Retail - Secured on real estate property - Of Which: SME | | 0 | | | | | 1.4 | 0 | | | | 0 |
| | | | 15 | 2 | 15 | 12 | 4 | 1 | 14 | - | 13 | 9 | 3 | 1 |
| | | Retail - Qualifying Revolving Retail - Other Retail | | 0 | 0 | | 0 | | 0 | 0 | | 0 | | 0 |
| | | Retail - Other Retail - Other Retail - Of Which: SME | | | | | 0 | | | 0 | | | | 0 |
| | | Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME | | | | | 0 | | | 0 | | | | 0 |
| I | Equity | Netar - Other Netarr - Of Which: non-SME | | | | | 0 | | | 0 | ů | | | 0 |
| I | | redit-obligation assets | - | | , | , | , | | | , | - | | | |
| I | IRB Total | | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--|--|---|---|--|------------------------|----------------------------|---|---|--|--|------------------------|---------------------------------------|
| | | | | | | | | | | | f 30/06/2024 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | (min ELIE, %) | | Of which: defaulted | Value ⁵ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| FRANCE | Commit Marks and careful generations Strateform Corporate Composition, Controls, Securities Landing Corporate, Controls, Securities Landing Composition, Controls, Securities Result Res | 485 5,192 755 252 15 0 0 0 0 | 0 | 491 5,058 703 222 15 0 0 0 0 0 | 22 546 649 171 29 0 0 0 0 0 | 0 | 0 0 10 0 0 0 0 0 0 0 0 0 0 | 588 4,295 924 354 15 0 0 0 0 0 | 0 | 572 4,248 851 299 15 0 0 0 0 | 26 500 800 234 17 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 0 0 22 6 0 0 0 0 |
| | Other non-cream-conguism assets IRB Total | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | | |
|----------------|--|--|-----------------------|--------------------------------|-----------------------------|--------|----------------------|----------|-----------------------|--------------------------------|---------------|--------|----------------------|--|
| | | | | As o | 31/03/2024 | | | | | Aso | f 30/06/2024 | | | |
| | | Original | Exposure ¹ | Exposure Value ² | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | |
| | Into EUR. NI | Of which: Of which: and provisions Of which: O | | | | | | | | | | | and provisions | |
| | Central banks and central governments | | | | | | | | | | | | | |
| | Institutions | 66 | 0 | 47 | 16 | 0 | | 54 | 0 | 35 | 10 | | 0 | |
| | Corporates | 2.445 | 6 | 2.367 | 2.503 | 0 | 52 | 2.600 | 6 | 2.549 | 2.739 | | 38 | |
| | Corporates - Of Which: Specialised Lending | 809 | 0 | 750 | 594 | 0 | 2 | 859 | 0 | 831 | 710 | | 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 | 6 | 0 | 6 | 4 | 1 | 0 | 6 | 1 | 6 | 4 | 2 | 0 | |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| GINITED STATES | 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 | |
| | Retail - Other Retail | | | | | 0 | | | | | 0 | | 0 | |
| | Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME | | 0 | 0 | | 0 | | 0 | 0 | | 0 | | 0 | |
| | Natas - Other Natas - Of Which: non-SME Equity | | | | | | | | 0 | | | | | |
| | Other non credit-obligation assets | - | | , | · | | | | | | · | | | |
| | IRB Total | | | I | | | | | | | | | | |
| | - | | | | t before taking into accoun | | | | | | | | | |

Credit Risk - IRB Approach

| April 1980/20204 April 2000/20204 April 2000/ | | | | | | | | IRBAp | proach | | | | | | | |
|--|-------|---------------------------------------|--|-----------------------|-------|---------------|--------|-------------|--------|-----------------------|-----|---------------|--------|-------------|--|--|
| Comparison Com | | | | | As of | 31/03/2024 | | | | | Aso | 130/06/2024 | | | | |
| Command Labels and parameters Command Labels and parameter | | | Original | Exposure ¹ | | Risk exposure | amount | adjustments | | Exposure ¹ | | Risk exposure | amount | adjustments | | |
| SPAIN Separate Companies Compani | | | Of which: Of which: Of which of calculated o | | | | | | | | | | | | | |
| 1312 0 132 133 0 1 242 0 239 238 0 1 | | | 722 0 722 123 0 0 754 0 754 129 0 0 | | | | | | | | | | | | | |
| Compounds Control Special actioning 588 0 588 56 0 0 132 0 150 253 0 0 | | | | 0 | | | 0 | | | 0 | | | 0 | 0 | | |
| Companion Control Control 0 0 0 0 0 0 0 0 0 | | | | 0 | | | 0 | 1 | | 0 | | | | 1 | | |
| National Secure of the state groups of the g | | | 28 | 0 | 98 | 56 | 0 | | 152 | 0 | 150 | 93 | | | | |
| No. No. | | | | 0 | | | 0 | | | 0 | | 0 | | 0 | | |
| SPAIN Read - Stored for make each promph, OF White: SPEE 0 0 0 0 0 0 0 0 0 | | | | | | | | | 1 | | | | | | | |
| SPAIN | | | | 0 | | | 0 | | | 0 | | 0 | | 0 | | |
| Music Counting Remints | SPAIN | | ı, | | 1 | | 0 | | , | 0 | , | | | | | |
| Retail - Crede Marked 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | | | | 0 | | | 0 | | | | | | |
| Read-CONV/Rea | | | ů. | 0 | 0 | | 0 | ő | 0 | 0 | ě | 0 | | 0 | | |
| Equity 0 0 0 0 0 0 0 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 | | |
| Equity 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 1 | | | 0 | 0 | | 0 | | | 0 | | 0 | | 0 | | |
| | 1 | | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | | |
| RESTOLE | | Other non credit-obligation assets | | | | | | | | | | | | | | |
| | | IRB Total | | | | | | | | | | | | | | |

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

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--|--------------------------|------------------------|--------------------------------|-----------------------|------------------------|----------------------|--------------------------|------------------------|--------------------------------|-----------------------|------------------------|----------------------|
| | | | | As o | 31/03/2024 | | | | | Aso | 130/06/2024 | | |
| | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | (min EUR, 16) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| | Central banks and central governments Institutions Corporates Corp | 522 1,454 92 28 | 0 | 522 1,460 91 27 | 24 147 92 16 | 0 | 0 0 3 | 633 1,406 99 28 | 0 | 633 1,408 95 27 | 29 144 97 16 | 0 | 0 0 3 |
| | Corporation - Of Which: SME Retail Retail - Secured on real estate property | 0 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 1 | 0 1 | 0 | 0 |
| CANADA | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: son-SME Retail - Qualifying Reversing | 0 1 | 0 | 0 1 | 0 1 | 0 | 0 | 0 1 | 0 | 0 1 | 0 1 | 0 | 0 |
| | Retail - Other Retail Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Other Retail - Of Which: non-SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 |
| | Equity Other non-credit-obligation assets | · | ő | ő | • | ő | ě | ő | ő | · | 0 | i | ő |
| | IRB Total | | | | | | | | | | | | |

| (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effect | 5). |
|---|-----|
|---|-----|

| | | | | | | | | IRB Ap | proach | | | | | |
|---------|--|------------------------|----------|------------------------|--|---|---|----------------------|--|---|---|---|---|---|
| | | | | | As o | 131/03/2024 | | | | | Aso | 30/06/2024 | | |
| | | | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposure | amount | Value adjustments |
| | | (min EUR, %) | | Of which: defaulted | Value* | | Of which: defaulted | and provisions | | Of which: defaulted | Value* | | Of which: defaulted | and provisions |
| GERMANY | Counts Savins, and count governments. Institution Copposition Copposition Copposition Copposition Copposition Complication Complicatio | | | | 30 1,488 382 32 0 2 2 0 0 0 | 1 67 318 13 0 1 1 0 1 0 0 | 0 | 0 0 0 0 0 0 0 0 0 | 30 1,284 401 30 0 2 2 0 2 0 | 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 30 1,286 383 29 0 2 2 0 2 0 0 | 1 77 528 12 0 1 1 0 0 0 0 | 0 | 0 |
| | | edit-obligation assets | | , | 0 | , | 0 | | | 0 | | | | 0 |
| | IRB Total | | | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|-----------------|--|----------|------------------------|----------|---------------|------------------------|----------------------|----------|------------------------|--------------------|---------------|------------------------|----------------------|
| | | | | Aso | 31/03/2024 | | | | | Aso | of 30/06/2024 | | |
| | | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure | amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | and provisions | | Of which: defaulted | Value ² | | Of which: defaulted | and provisions |
| | Central banks and central governments | 1,044 | 0 | 1,099 | 50 | 0 | | 1,173 | 0 | 1,243 | 56 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | | 0 |
| | Corporates - Of Which: Specialised Lending | | | | | | | | | | 0 | | |
| | Corporates - Of Which: SME | | | | | | | | | | 0 | | |
| | Retail | | | 0 | | 0 | | 0 | | | | | 0 |
| | Retail - Secured on real estate property | | | | | | | | 0 | | 0 | | |
| Other Countries | Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | | 0 | | 0 | | | 0 | | 0 |
| | Retail - Qualifying Revolving | | | | | | | | | | | | |
| | Retail - Other Retail | | | | | | | | | | | | |
| | Retail - Other Retail - Of Which: SME | | | 0 | | 0 | | | 0 | | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME | | 0 | | , | 0 | | 0 | 0 | | | | |
| | Netail - Other Netail - Of Which: non-SME Equity | | | | ž. | | | | | | | | |
| | Other non credit-obligation assets | | | | | | | - | | | | | |
| | IRB Total | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | | AIB Group plc | | | | | | | |
|--|-------|------------------|---|---|--|--|---|---|---|---|---|---|---|----------------|---|
| | | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | | Dire | ect exposures | | | | | | | |
| | | (mln EUR) | | | On balance sh | eet | | | | Derivat | ives | | Off balar | nce sheet | |
| | | | | | | | | | | | | | Off-balance st | neet exposures | |
| Residual Matu | ırity | Country / Region | Total gross carrying amount of non-derivative | Total carrying amount of non- derivative financial assets (net | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| | | | financial assets | 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 | | Austria | 0 0 0 0 0 7 | 0 0 0 0 7 | 0 | 0 | 0 0 0 0 | 0 | 0 | 0 | 0 0 0 0 | 0 | 0 | | |
| 10-3M1 3M-1Y 1Y-2Y 1Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more Total | | Belgium | , 0 0 0 48 113 0 | 0 | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 48 30 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | | Bulgaria | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | | Cyprus | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | | Gzech Republic | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | | Denmark | | | | | | | | | | | | | |
| 0 - 3 M 0 - 3 M 13 M - 1 Y 12 Y - 2 Y 2 Y - 3 Y 3 Y - 5 Y 5 Y - 1 0 Y 10 Y - more | | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---|------------------|--|--|--|--|--|---|---------------------|---|---|---|---|---------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | tives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with po | sitive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more | Finland | | | | | 0 | 0 | | 0 | 0 | 0 | 0 | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | France | 3 19 | 0 0 0 0 0 0 0 0 0 0 0 0 1 31 1 199 0 1 231 | | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 0 0 | 0 | 0 | 0 | | |
| 10 - 3M1 13M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Germany | 1 | 0 10 10 10 10 10 10 10 10 10 10 10 10 10 | 6 11 0 0 0 0 | | 0 | 0 0 0 0 9 0 | | 0 | 0 | 000000000000000000000000000000000000000 | 0 | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Croatia | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Greece | | | | | | | | | | | | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total | Hungary | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Ireland | 24 6 10 52 49 2,55 63 4,77 | 9 483 5 2.630 | 6 6 2 3 11 5 | | 226 0 107 107 451 0 1,252 302 2,338 | 481 1 340 | | 0 | 0 0 0 0 0 | 0 | 352 0 0 6 8 0 365 | | 254 |
| [0 - 3M] [39 - 1Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [10Y - more | Italy | 3 | 0 0 30 0 0 0 0 0 0 0 0 0 0 0 0 0 2 2 32 2 0 0 | 6 | | 0 30 | 0 | | 0 | 0 | 0 | 0 | | 10 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---|------------------|---|--|---|--|---|---|---|---|---|---|---|---|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | ieet | | | | Derivat | ives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance st | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | | of which: Financial assets 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 | amount |
| [0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Latvia | 6 | 0 0 0 0 8 8 | 0 | 0 | 0 0 0 0 8 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Lithuania | | | | | | · | · | | · | | · | · | |
| 10 - 3M 1 - 3M 1 1 1 1 1 1 1 1 1 | Luxembourg | | 0 0 0 0 9 | 0 | 0 | 0 | 0 0 0 0 0 | 0 | 0 | 0 | 0 | 0 0 0 0 | 0 0 0 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Malta | | • | | | | , | v | | Ü | v | | · | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Netherlands | 22 | 0 0 0 0 20 0 | 0 0 0 0 20 0 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 | 0 0 0 0 | 0 |
| [0 - 3M[| Poland | 11 | 0 0 11 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 | 0 0 11 0 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Portugal | (| 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 | 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| [0 - 3M] [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y] 10Y - more Total | Romania | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|---------------------|---|---|---|---|----------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance st | neet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with po | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0 - 3M[| Slovakia | 22 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 16 0 | | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Slovenia | 1 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 | 0 | 0 | 0 | | |
| 10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Spain | 77 4. 1 222 333 | 78 77 7 7 7 7 10 11 221 2 332 0 8 688 | 0 | | 0 78 0 41 0 7 0 10 0 188 332 0 0 | 0 0 0 0 33 0 | | 0 | 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | | 118 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total | Sweden | | 0 0 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | United Kingdom | 16 | 16 68 68 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 16 68 0 0 0 7 7 | | 0 0 0 0 0 | 0 | 0 | 0 | | |
| Total Total Total | Iceland | 91 | 95 | 0 | | | 95 | | 1 | 0 | U | 0 | | 1// |
| Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total | Liechtenstein | | | | | | | | | | | | | |
| Total Total Total | Norway | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|----------------------------------|--|--|---------------|--|---|---|-----------------------|---|---|---|---|----------------|---|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | h negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | | of which: Financial assets 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] [12Y - 2Y] [2Y - 3Y] [3Y - 10Y] [10Y - more Total | Australia | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Canada | 0 0 10 43 99 2200 0 422 | | | | 0 0 10 43 44 270 0 388 | 54 0 0 | 0 0 0 0 | 0 | 0 | 0 | 0 | | 0 |
| 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Hong Kong | | | | | | | | | | | | | |
| Total | Japan | 000000000000000000000000000000000000000 | () () () () () () () () () () | | | 0 0 0 0 8 8 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | | |
| [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-mone | u.s. | 0 4 0 0 0 0 0 264 288 | 6 4 6 6 6 7 8 9 | 0 0 | | 0 0 0 0 0 0 264 | 0 4 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 0 22 | 0 | 0 | 0 | | 0 |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | China | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Switzerland | | | | | | | | | | | | | |
| 10 - 3M | Other advanced economies non EEA | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|---|--|--|--|--|---|---|----------------------|-----------------------|-----------------------|---|-----------------------|---------------|------------------------|
| | | | | | | | As of 31/12/2023 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | ieet | | | | Derivat | ives | | Off balan | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount [*] |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| Total Tota | Middle East | | | | | | | | | | | | | |
| Total Tota | Latin America and the Caribbean | | | | | | | | | | | | | |
| 10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Africa | | | | | | | | | | | | | |
| Total | Others | 0 45 0 0 0 0 6 6 6 6 6 6 6 7 9 | 0 45 0 0 0 63 681 790 | 0 0 0 0 0 | | 0 45 50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 23 0 23 | | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | | 36 |

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Land America: Agentina, Belar, Uniquery, Venezuels, Antiqua And Earbuda, Costa Rica, Costa

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|---|---|---|---|---------------|------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Derivat | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0 - 3M[| Austria | 22 24 44 | 0 0 0 0 22 20 | 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 | 0 | 0 | 0 | | 2 |
| 10 - 3Mf 3M - 1Y 1 1 2 2 2 2 2 2 2 2 | Belgium | 22 22 21 174 155 | 0 0 0 27 21 174 153 374 | 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 144 0 153 0 0 297 | 0 0 0 27 21 30 0 | 6 | 0 | 0 | 000000000000000000000000000000000000000 | 0 | | 17 |
| [0 - 3M[| Bulgaria | | | | | | | | | | | | | |
| [3M - 1Y [17 - 2Y [17 - | Сургиз | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Czech Republic | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Denmark | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|---|---|---|---|-------------------------------------|---------------|---|
| | | | | _ | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | eet | | | | Derivat | ives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance st | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0 - 3M [| Flintand | 72 | 6 6 6 72 | 0 | 0 | 0 0 0 0 0 0 75 75 | 0 | 0 | 0 | 0 | 0 | 0 0 0 0 | | |
| [3M - 1Y [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | France | 27 6 6 8 6 6 7 27 7 5 5 5 | 52 | 0 0 0 0 | 0 | 0 0 0 8 60 244 28 | 0 0 0 0 0 29 24 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 0 |
| 10 - 3M 13M - 1Y 17 - 2Y | Germany | 390 1 0 5 6 | 393 100 0 0 5 5 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 9 0 | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 18 0 0 0 0 0 0 0 0 0 0 0 |
| (0 - 3M (3M - 1Y (3M - 1Y (1Y - 2Y (2Y - 3Y (3Y - 5Y (5Y - 10Y (10Y - more | Croatia | | | 10 | | | , | v | | · | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Greece | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Hungary | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Ireland | 18 27/2 444 384 1,244 1,1555 731 4,444 | 18 277 441 384 1,240 1,352 733 4,444 | 58 | 0 | 0 103 446 0 411 569 329 | 0 384 690 714 345 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 341 0 0 0 8 0 349 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0 - 3M[13M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y[5Y - 10Y 10Y - more | Italy | 31 35 66 67 98 | 2 6 6 6 7 | 0 | 0 | 0 0 0 32 66 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | | 0 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|------------------|--|--|--|--|---|---|---|---|---|---|---|----------------|---|
| | | | | | | | As of 30/06/2024 | | _ | | | _ | _ | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | ieet | | | | Derivat | ives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance st | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more | Latvia | 6 | | 0 | 0 | 0 0 0 0 8 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Uthuania | | | | | | · | | | · | | · | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Luxembourg | 20 20 20 21 21 | (c) | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 7 7 | 0 0 0 0 8 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 0 |
| Total [0-3M] [3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Maita | 31 | 30 | 0 | 0 | , | 8 | 0 | 0 | U | U | U | | 1 |
| [0-3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Netherlands | | | 0 | 0 0 0 0 | 0 | 0 0 0 0 | 0 0 0 0 0 | 0 | 0 | 0 0 0 0 | 0 0 0 0 | | |
| [0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Poland | 11 | 10 10 10 10 10 10 10 10 10 10 10 10 10 1 | 0 | 0 | 0 10 0 0 0 0 0 0 0 0 0 10 10 10 10 10 10 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 100 a M | Portugal | 11 () () () () () () | 31 (c) | 0 0 0 0 0 | 0 | 10 0 0 0 0 0 54 54 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | | 0 2 0 0 0 0 0 0 0 0 0 0 0 0 |
| [0.3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Romania | | - | | | 34 | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---|------------------|--|--|-----------------------|--|---|---|---|---|---|---|---|---------------|---|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance si | eet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | | of which: Financial assets 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 | |
| [107 - mone Total [107 - mone | Stovakia | 22 | (((((((((((((((((((| | | 0 | 0 0 0 0 0 16 0 | 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 0 |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Slovenia | 11 | (((((((((((((((((((| 0 0 | | 0 0 0 7 15 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Spain | 11 11 12 266 366 22 21 | 23 | 0 5 7 9 9 | | 0 15 17 19 237 237 238 | 0 0 0 10 24 0 | 0 | 000000000000000000000000000000000000000 | 0 | 0 | 0 | | 0 |
| Total Tota | Sweden | | 6 | | | 0 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | United Kingdom | 6 G | 85 6 6 6 8 8 | | | 0 | 89 0 0 0 0 8 2 2 | 0 0 0 | 0 0 0 0 1 1 | 0 | 0 | 0 | | |
| [0.3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Iceland | | | | | | 200 | | - | | | | | 210 |
| [0 - 3M] [3M - 3Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Liechtenstein | | | | | | | | | | | | | |
| Total | Norway | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|--|----------------------------------|--|--|--|--|---|---|---|----------------------------|---|---|---|---------------|------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | ieet | | | | Derivat | tives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair yalue through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | amount |
| [0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more | Australia | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Canada | 6 14 43 66 5 5 7 4 400 63 | 0 10 10 10 10 10 10 10 10 10 10 10 10 10 | 0 | 6 | 0 10 43 14 54 409 49 579 | 0 0 50 4 0 0 | 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 | 0 0 0 0 0 | | 29 |
| [0.3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Hong Kong | | | | | | | | | | | | | |
| [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Japan | 9 | 0 0 0 0 0 9 8 8 | 0 | () () () () () () () () () () | 0 0 0 9 8 0 | 0 0 0 0 | 0 | 0 0 0 0 | 0 | 0 | 0 0 0 0 0 | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | u.s. | 100 | 1 4 4 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 | 0 0 0 0 | (| 0 0 0 0 0 0 1 1 1899 | 1 4 0 0 0 0 | 0 | 0 0 0 0 0 0 | 0 | 0 | 0 | | |
| 0 - 3M | China | .29 | 159 | | | 100 | | | 23 | Ü | v | · | , | 21 |
| Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[http://more Total | Switzerland | | | | | | | | | | | | | |
| Total [0-3M[13M-1Y] 11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Other advanced economies non EEA | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---|---|--|--|--|--|---|---|---------------------|---|-----------------------|---|---|----------------|------------------------|
| | | | | | | | As of 30/06/2024 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | ives | | Off balar | ice sheet | |
| | | | | | Non-derivative financial a | ssets by accounting portfolio | | Derivatives with po | sitivo fair value | Derivatives with | n negative fair value | Off-balance sh | neet exposures | |
| | | | | | | sacra by accounting portions | | | ante iun tuide | Sentatives into | The guitte full func | | | Risk weighted exposure |
| Residual Maturity | Country / Region | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non- derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit of 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 | amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more | Middle East | | | | | | | | | | | | | |
| Total [0.3M[[3M-11] [17-2Y[[27-37] [37-57] [57-107] [107-more Total | Latin America and the Caribbean | | | | | | | | | | | | | |
| 1053 0 - 3M 39 - 17 17 - 27 17 - 27 18 - 57 18 - 57 18 - 107 107 - more | Africa | | | | | | | | | | | | | |
| 10-3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more | Others | () () () () () () () () () () | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 22 0 0 22 | | 0 | 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 | | 44 |

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

| | | | | | | | | | 74501 | | | | | | | | | |
|--|---------|--|---|---------------------|--------------------------------------|---|-------------------------------|--|---------|--|-------|--------------------------------------|---------------------|--------------------------------------|--|-------------------------------|--|---------|
| | | As of 30 00 20221 Gress carrying amount Nominut amount | | | | | | | | | | | | As of 31/12/2023 | | | | |
| | | Gros: | s carrying amount/ Nominal ar | nount | | Accumulated impairs credit risk and provis | nent, accumulated negative ch | ranges in fair value due to | | | Gros | s carrying amount/ Nominal a | mount | | Accumulated impairs credit risk and provisi | ent, accumulated negative cha | nges in fair value due to | |
| | | Of which performing but past due >30 days and <=90 days | Of which non-performing ^b Of which Stages 3 ^b | | On performing exposures ² | On non-perform | ming exposures ³ | Collaterals and financial guarantees received on non- performing exposures | | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-perform | ing exposures ³ | Collaterals and financial guarantees received on non- performing exposures | |
| (min EUR) | | , | | Of which: defaulted | Of which Stage 3 ⁵ | | | Of which Stage 3 ⁵ | | | | | Of which: defaulted | Of which Stage 3 ⁸ | | | Of which Stage 3 ⁸ | |
| Cash balances at central banks and other demand deposits | 34,188 | 0 | 0 | 0 | | | |) | 0 | 37,77 | 0 | 0 | 0 | | 0 | 0 | | 0 |
| Debt securities (including at amortised cost and fair value) | 16,487 | 7 0 | 0 | 0 | | 11 | | o . | | 17,15 | 6 0 | 0 | 0 | | 0 5 | 0 | | • |
| Central banks | | 0 | 0 | 0 | | | | p | 0 0 | | 0 0 | 0 | 0 | | 0 | 0 | | 0 |
| General governments | 6,690 | 0 | 0 | 0 | 0 | | | p | 0 0 | 7,14 | 11 0 | 0 | 0 | | 0 1 | 0 | | 0 |
| Credit institutions | 6,505 | 5 0 | 0 | 0 | 0 | 1: | | p | 0 0 | 6,68 | 16 0 | 0 | 0 | | 0 1 | 0 | | 0 |
| Other financial corporations | 2,527 | 7 0 | 0 | 0 | 0 | | | p | 0 0 | 2,56 | 1 0 | 0 | 0 | | 0 | 0 | | 0 |
| Non-financial corporations | 765 | 0 | 0 | 0 | | | | o | 0 0 | 76 | 18 0 | 0 | 0 | | 0 2 | 0 | | 0 |
| Loans and advances(including at amortised cost and fair value) | 75,845 | 153 | 2,249 | 2,249 | 2,045 | 911 | 701 | 70 | 4 1,309 | 74,70 | 10 77 | 1,985 | 1,985 | 1,92 | 8 890 | 631 | 63 | 4 1,158 |
| Central banks | 265 | 0 | 0 | 0 | 0 | | | o . | 0 0 | 26 | 0 | 0 | 0 | | 0 | 0 | | 0 |
| General governments | 85 | 0 | 0 | 0 | 0 | | | o . | 0 0 | 8 | 0 | 0 | 0 | | 0 | 0 | | 0 |
| Credit institutions | 7,232 | 2 0 | 0 | 0 | 0 | | | o . | 0 0 | 5,90 | 17 0 | 0 | 0 | | 0 1 | 0 | | 0 |
| Other financial corporations | 2,625 | 0 | 155 | 155 | 16 | 16 | 15 | 5 1 | 5 138 | 2,46 | 6 0 | 27 | 27 | 2 | 7 33 | 26 | 2 | 5 1 |
| Non-financial corporations | 25,767 | 82 | 1,041 | 1,041 | 1,027 | 695 | 301 | 30 | 4 584 | 25,90 | 18 8 | 1,014 | 1,014 | 1,00 | 2 676 | 305 | 30 | 9 577 |
| of which: small and medium-sized enterprises | 10,717 | 7 81 | 889 | 889 | 876 | 323 | 252 | 25 | 5 529 | 10,17 | 2 8 | 797 | 797 | 78 | 5 373 | 228 | 23 | 1 466 |
| of which: Loans collateralised by commercial immovable property | 7,421 | 74 | 616 | 616 | 610 | 284 | 147 | 15 | 0 459 | 7,18 | 12 3 | 565 | 565 | 55 | 9 240 | 138 | 14 | 1 418 |
| Households | 39,872 | 71 | 1,053 | 1,053 | 1,005 | 194 | 384 | 38 | 4 587 | 40,00 | 18 69 | 945 | 945 | 90 | 0 180 | 300 | 29 | 9 581 |
| of which: Loans collateralised by residential immovable property | 33,671 | 51 | 658 | 658 | 632 | 81 | 190 | 18 | 8 466 | 33,96 | 12 46 | 696 | 696 | 67 | 2 95 | 203 | 20 | 0 491 |
| of which: Credit for consumption | 1,816 | 8 | 96 | 96 | 96 | 31 | 62 | | 2 3 | 1,80 | 13 8 | 46 | 46 | 4 | 6 30 | 24 | 2 | 4 3 |
| DEBT INSTRUMENTS other than HFT | 126,524 | 153 | 2,249 | 2,249 | 2,049 | 921 | 701 | 70 | 4 1,309 | 129,60 | 15 77 | 1,985 | 1,985 | 1,92 | 8 895 | 631 | 63 | 4 1,158 |
| OFF-BALANCE SHEET EXPOSURES | 17,045 | 5 | 86 | 86 | 75 | 5: | 16 | 1 | .5 0 | 16,90 | 14 | 94 | 94 | 8 | 6 45 | 15 | 1 | |

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

^{**}Institution sport may be that cumulative arrowing or expected critical today or interview or i

The two exhalences heave lines, accumulated implairments and accumulated implaints and accumulated in accumulated in a complaint and a

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 perior



Performing and non-performing exposures

| | | | | | | | | | AIB G | oup plc | | | | | | | | |
|--|---------|--|--------------------------------|--------------------------------------|-------------------------------|-------------------------|-------------------------------|-------------------------------|---|---------|--|-------------------------------|--------------------------------------|-------------------------------|---|-------------------------------|-------------------------------|--|
| | | | | | As of 31/03/2024 | | | | | | | | | As of 30/06/2024 | | | | |
| | | Gres | ss carrying amount/ Nominal as | mount | | Accumulated impair | ment, accumulated negative ci | hanges in fair value due to | | | Gro | ss carrying amount/ Nominal a | mount | | Accumulated impairms credit risk and provisio | ent, accumulated negative cha | nges in fair value due to | |
| | | Of which performing but past due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures | | ming exposures ³ | Collaterals and financial guarantees received on non performing exposures | | Of which performing but pass due >30 days and <=90 days | | Of which non-performing ¹ | | On performing exposures ² | On non-perform | ing exposures ³ | Collaterals and financial guarantees received on non- performing exposures |
| (min EUR) | | , | | Of which: defaulted | Of which Stage 3 ³ | | | Of which Stage 3 ⁸ | | | , | | Of which: defaulted | Of which Stage 3 ^b | | | Of which Stage 3 ³ | |
| Cash balances at central banks and other demand deposits | 37,44 | | | | | 0 | | 0 | 0 (| 35,91 | 3 (| | | | 0 0 | 0 | (| |
| Debt securities (including at amortised cost and fair value) | 17,86 | | | | o | 0 | 4 | 0 | | 17,99 | | | | | 0 3 | 0 | , | 0 0 |
| Central banks | | 0 | | | o . | 0 | 0 | 0 | 0 (| | | | | | 0 0 | 0 | | 0 0 |
| General governments | 7,40 | | | | p | 0 | 1 | 0 | 0 (| 7,58 | | | 0 | | 0 1 | 0 | | 0 0 |
| Credit institutions | 6,950 | | | | p | 0 | 1 | 0 | 0 (| 7,20 | | | 0 | | 0 1 | 0 | | 0 0 |
| Other financial corporations | 2,716 | 0 | | | p | 0 | 0 | 0 | 0 (| 2,41 | i (| | 0 | | 0 | 0 | | 0 0 |
| Non-financial corporations | 799 | 0 | | | p | 0 | 1 | 0 | 0 (| 79 | 5 | | 0 | | 0 1 | 0 | | 0 0 |
| Loans and advances(including at amortised cost and fair value) | 75,80 | 223 | 2,054 | 2,054 | 2,00 | 3 81 | 5 69 | 5 66 | 99 1,15 | 76,75 | 95 | 2,22 | 2,223 | 2,17 | 9 859 | 716 | 72/ | 0 1,302 |
| Central banks | 234 | | | | p | 0 | 0 | 0 | 0 (| 23 | , | | 0 | | 0 | 0 | | 0 0 |
| General governments | 82 | 0 | | | p | 0 | 0 | 0 | 0 (| 7 | 9 0 | | 0 | | 0 | 0 | | 0 0 |
| Credit institutions | 6,228 | 0 | | | p | 0 | 0 | 0 | 0 (| 6,06 | 1 (| | 0 | | 0 | 0 | | 0 0 |
| Other financial corporations | 3,250 | 131 | . 26 | 26 | 3 2 | 6 9 | 1 2 | 6 3 | 26 | 3,59 | | 1: | 11 | 1 | 1 67 | 10 | 1/ | .0 0 |
| Non-financial corporations | 25,888 | 24 | 1,006 | 1,006 | 99 | 5 57 | 9 34 | 1 3 | 45 529 | 26,25 | 2 42 | 1,17 | 1,173 | 1,16 | 4 604 | 376 | 38/ | .0 660 |
| of which: small and medium-sized enterprises | 9,672 | 22 | 767 | 767 | 7 75 | 6 21 | 0 24 | 6 25 | 50 414 | 9,34 | 40 | 851 | 850 | 84 | 1 291 | 262 | 26 | 6 513 |
| of which: Loans collateralised by commercial immovable property | 7,168 | 8 | 577 | 577 | 57 | 2 19 | 9 16 | 8 17 | 71 40 | 7,26 | 24 | 721 | 720 | 71 | 5 220 | 195 | 196 | 8 513 |
| Households | 40,119 | 69 | 1,021 | 1,021 | 98 | 18 | 4 32 | 9 30 | 28 62 | 40,53 | 58 | 1,039 | 1,039 | 1,00 | 4 188 | 330 | 33 | 0 642 |
| of which: Loans collateralised by residential immovable property | 34,072 | 43 | 745 | 745 | 72 | 3 9 | 3 21 | 2 20 | 9 53: | 34,51 | 36 | 76: | 763 | 74 | 3 87 | 212 | 218 | 0 550 |
| of which: Credit for consumption | 1,884 | 9 | 61 | 61 | . 6 | 1 | 2 3 | 4 : | 34 | 1,97 | 2 5 | 6: | 69 | e | 9 46 | 37 | 35 | 7 4 |
| DEBT INSTRUMENTS other than HFT | 131,111 | 223 | 2,054 | 2,054 | 2,00 | 3 85 | 9 69 | 5 66 | 99 1,15 | 130,66 | 99 | 2,22 | 2,223 | 2,17 | 9 863 | 716 | 72 | 0 1,302 |

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(institutions report him the cumulative amount of expected cross issues initial recognition for financial instruments subject to impairment, as expected to expect the properties of the cumulative amount of expected cross issues in the recognition for financial instruments under the provisions for off-balance sheet expose.

(4) Fer the on-bilance sheet hims, accumulated impairments and accumulated in accumulated impairments and accumulated in accumulat

impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FRVREP sign convention. This is because, based on this sign convention, the provisions on eff-balance sheet commitments are generally reported with a p

(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.



Forborne exposures

| | | | As of 30/ | 09/2023 | | | | | As of 31/ | 12/2023 | | |
|--|---|--|-----------|---|------------------------|---|---|--|-----------|---|---|---|
| | Gross carryin; exposures wit measures | | | | Collateral and financi | al guarantees received rbearance measures | Gross carryin exposures wi measures | g amount of th forbearance | | r exposures with | Collateral and financia on exposures with fo | |
| | | 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

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

(I) 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 (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

AIB Group plc

| | | | As of 31/ | 03/2024 | | | | | As of 30/ | 06/2024 | | |
|--|--|--|-----------|---|------------------------|---|---|--|-----------|---|---|---|
| | Gross carryin, exposures wi measures | g amount of th forbearance | | exposures with | Collateral and financi | al guarantees received rbearance measures | Gross carrying exposures wit measures | | | exposures with | Collateral and financia on exposures with fo | |
| | | 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 |
| (mln 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) | 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 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | o |
| Credit institutions | 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 |
| 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 | 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 F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading AlB Group plc

| | | | 4 | 0/09/2023 | | | | | | 4 140 10000 | | | | | 1(0 | 1/03/2024 | | | | | 4 | 0/06/2024 | | |
|--|-------------|---------------------------------|------------------------|--|-------------------------------------|--|--|---------------------------------|------------------------|--|-------------------------------------|--|-------------|---------------------------------|------------------------|--|-------------------------------------|--|-------------|---------------------------------|------------------------|--|-------------------------------------|--|
| | | | ASOIS | 0/09/2023 | | | As of 31/12/2023 Gross carrying amount | | | | | | | | ASOIS | 1/03/2024 | | | | | AS OF 3L | 1/06/2024 | | |
| | Gross carry | ingamount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross carry | | | | | Accumulated | Gross carry | | | | | Accumulated |
| | | Of which: non- performing | ē. | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which: non- performing | g | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which: non- performing | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on | | Of which: non- performing | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to credit risk on |
| (min EUR) | | | of which: defaulted | impairment | mpament | non-performing exposures ¹ | | | of which: defaulted | impairment | inpaintent. | non-performing exposures ¹ | | | of which: defaulted | impairment | inguincit | non-performing exposures ² | | | of which: defaulted | impairment | inguincit | non-performing exposures ¹ |
| A Agriculture, forestry and fishing | 724 | 55 | 55 | 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 | 2,691 | 46 | 46 | 2,691 | 65 | 0 | 2,445 | 31 | 31 | 2,445 | 60 | 0 | 2,465 | 33 | 33 | 2,465 | 56 | 0 | 2,584 | 30 | 30 | 2,584 | 75 | 0 |
| D Electricity, gas, steam and air conditioning supply | 2,951 | 0 | 0 | 2,943 | 21 | 0 | 3,248 | 0 | 0 | 3,221 | 22 | 0 | 3,659 | 0 | 0 | 3,614 | 23 | 0 | 3,907 | 0 | 0 | 3,878 | 27 | 0 |
| E Water supply | 273 | 4 | 4 | 273 | 5 | 0 | 250 | 21 | 21 | 250 | 16 | 0 | 262 | 21 | 21 | 262 | 22 | 0 | 276 | 45 | 45 | 276 | 31 | 0 |
| F Construction | 1,350 | 49 | 49 | 1,350 | 57 | 0 | 1,251 | 71 | 71 | 1,251 | 87 | 0 | 1,387 | 72 | 72 | 1,387 | 72 | 0 | 1,395 | 70 | 70 | 1,395 | 94 | 0 |
| G Wholesale and retail trade | 1,674 | 67 | 67 | 1,660 | 60 | 0 | 1,698 | 52 | 52 | 1,682 | 52 | 0 | 1,687 | 52 | 52 | 1,669 | 47 | 0 | 1,767 | 60 | 60 | 1,749 | 54 | 0 |
| H Transport and storage | 1,527 | 38 | 38 | 1,527 | 32 | 0 | 1,561 | 38 | 38 | 1,561 | 27 | 0 | 1,606 | 37 | 37 | 1,606 | 32 | 0 | 1,671 | 73 | 73 | 1,671 | 47 | 0 |
| I Accommodation and food service activities | 2,259 | 232 | 232 | 2,259 | 280 | 0 | 2,140 | 146 | 146 | 2,140 | 146 | 0 | 2,189 | 157 | 157 | 2,189 | 131 | 0 | 2,205 | 146 | 146 | 2,205 | 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 | 1,383 | 50 | 50 | 1,365 | 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 | 293 | 0 | 7,289 | 518 | 518 | 7,289 | 388 | 0 | 6,449 | 497 | 497 | 6,449 | 352 | 0 | 6,335 | 591 | 591 | 6,335 | 365 | 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 |
| PEducation | 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 | 58 | 0 | 1,548 | 29 | 29 | 1,548 | 70 | 0 | 1,523 | 29 | 29 | 1,523 | 72 | 0 | 1,465 | 12 | 12 | 1,465 | 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 | 682 | 11 | 11 | 682 | 28 | 0 | 659 | 8 | 8 | 659 | 14 | 0 | 701 | 8 | 8 | 701 | 13 | 0 | 724 | 8 | 8 | 724 | 15 | 0 |
| Loans and advances | 25,767 | 1,041 | 1,041 | 25,744 | 1,000 | 0 | 25,928 | 1,014 | 1,014 | 25,884 | 981 | 0 | 25,888 | 1,006 | 1,006 | 25,826 | 919 | 0 | 26,252 | 1,173 | 1,173 | 26,188 | 979 | 0 |

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.