



## 2016 EU-wide Stress Test

<b>Bank Name</b>	Allied Irish Banks plc
<b>LEI Code</b>	3U8WV1YX2VMUHH7Z1Q21
<b>Country Code</b>	IE



## 2016 EU-wide Stress Test: Summary

Allied Irish Banks plc

	Actual (starting year)	Baseline Scenario	Adverse Scenario
	31/12/2015	31/12/2018	31/12/2018
(mln EUR, %)			
Cumulative 3y: Net interest income		5,779.89	4,568.05
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-3.52	-246.16
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,278.53	-4,305.33
Cumulative 3y: Profit or (-) loss for the year		<b>853.36</b>	<b>-2,994.60</b>
Coverage ratio - Default stock	42.75%	40.57%	45.39%
Common Equity Tier 1 capital	9,284.61	10,111.66	4,565.00
Total Risk exposure amount	58,548.59	59,568.72	61,767.39
<b>Common Equity Tier 1 ratio, %</b>	<b>15.9%</b>	<b>17.0%</b>	<b>7.4%</b>
<b>Fully loaded Common Equity Tier 1 ratio, %</b>	<b>13.1%</b>	<b>13.9%</b>	<b>4.3%</b>
Tier 1 capital	9,778.88	10,605.92	5,059.26
Total leverage ratio exposures	106,342.64	106,342.64	106,342.64
<b>Leverage ratio, %</b>	<b>9.2%</b>	<b>10.0%</b>	<b>4.8%</b>
<b>Fully loaded leverage ratio, %</b>	<b>7.8%</b>	<b>8.4%</b>	<b>3.0%</b>
<b>Memorandum items</b>			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			2,094
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			1,600

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period





**2016 EU-wide Stress Test:  
Credit risk IRB**  
Allied Irish Banks plc

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Institutions</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Corporates</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Secured on real estate property</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Other Retail</b>		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	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Securitisation</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Other non-credit obligation assets</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>IRB TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Institutions</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Corporates</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Secured on real estate property</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Other Retail</b>		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	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Securitisation</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Other non-credit obligation assets</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>IRB TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015												Coverage Ratio - Default Stock <sup>1</sup>	
		Exposure values				Risk exposure amounts				Stock of provisions					
		A-IRB		F-IRB		A-IRB		F-IRB		A-IRB		F-IRB			
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted		
(mtn EUR, %)															
<b>Central banks and central governments</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Institutions</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Corporates</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Secured on real estate property</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Retail - Other Retail</b>		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	0	0	0	0	0	-
Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Securitisation</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>Other non-credit obligation assets</b>		0	0	0	0	0	0	0	0	0	0	0	0	0	-
<b>IRB TOTAL</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)





**2016 EU-wide Stress Test:  
Credit risk IRB**  
Allied Irish Banks plc

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										

		Baseline Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario								
		31/12/2016			31/12/2017			31/12/2018		
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
(in EUR, %)										
<b>Central banks and central governments</b>										
<b>Institutions</b>										
<b>Corporates</b>										
Corporates - Of Which: Specialised Lending										
Corporates - Of Which: SME										
<b>Retail</b>										
Retail - Secured on real estate property										
Retail - Secured on real estate property - Of Which: SME										
Retail - Secured on real estate property - Of Which: non-SME										
Retail - Qualifying Revolving										
Retail - Other Retail										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Securitisation</b>										
<b>Other non-credit obligation assets</b>										
<b>IRB TOTAL</b>										



## 2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Allied Irish Banks plc	Central governments or central banks	17,209	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	44	0	44	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	226	0	58	0	0	0	0.0%
	Corporates	8,203	1,300	8,118	955	85	572	44.0%
	of which: SME	2,719	670	2,693	497	25	288	43.0%
	Retail	4,408	901	3,270	335	48	622	69.1%
	of which: SME	1,244	345	923	143	14	225	65.2%
	Secured by mortgages on immovable property	18,632	6,417	10,938	4,448	204	2,600	40.5%
	of which: SME	2,686	2,402	2,632	1,600	52	1,127	46.9%
	Items associated with particularly high risk	401	1,145	519	648	55	713	62.3%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	84	0	188	0	8	0	0.0%
Securitisation								
Other exposures	4,780	0	949	0	0	0	0.0%	
<b>Standardised Total</b>	<b>53,984</b>	<b>9,763</b>	<b>24,084</b>	<b>6,386</b>	<b>399</b>	<b>4,508</b>	<b>46.2%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Ireland	Central governments or central banks	17,209	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	173	0	35	0	0	0	0.0%
	Corporates	1,983	829	1,937	609	45	378	45.6%
	of which: SME	609	406	595	293	14	183	45.1%
	Retail	3,726	732	2,764	270	41	512	69.9%
	of which: SME	1,243	344	922	142	14	224	65.2%
	Secured by mortgages on immovable property	13,672	5,087	7,719	3,802	175	1,837	36.1%
	of which: SME	1,134	1,226	1,098	1,288	35	724	41.9%
	Items associated with particularly high risk	386	1,144	497	646	55	713	62.3%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	59	0	127	0	8	0	0.0%
Securitisation								
Other exposures	4,496	0	772	0	0	0	0.0%	
<b>Standardised Total</b>	<b>41,704</b>	<b>7,793</b>	<b>13,851</b>	<b>5,327</b>	<b>324</b>	<b>3,440</b>	<b>44.1%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United Kingdom	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	6,059	349	6,021	256	38	149	42.8%
	of which: SME	2,049	264	2,038	204	11	105	39.9%
	Retail	661	91	491	31	6	64	70.1%
	of which: SME	1	1	1	0	0	1	68.2%
	Secured by mortgages on immovable property	4,343	1,302	2,635	621	26	758	58.2%
	of which: SME	1,498	658	1,481	301	17	403	61.2%
	Items associated with particularly high risk	11	1	17	1	0	0	36.1%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	26	0	61	0	0	0	0.0%
Securitisation								
Other exposures	280	0	175	0	0	0	0.0%	
<b>Standardised Total</b>	<b>11,381</b>	<b>1,743</b>	<b>9,400</b>	<b>910</b>	<b>70</b>	<b>972</b>	<b>55.8%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
United States	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	44	0	44	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	1	0	0	0	0	0	0.0%
	Corporates	34	115	34	89	0	38	33.2%
	of which: SME	0	0	0	0	0	0	100.0%
	Retail	2	1	1	0	0	0	57.2%
	of which: SME	0	0	0	0	0	0	96.6%
	Secured by mortgages on immovable property	19	8	6	4	2	4	53.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	1	0	1	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>100</b>	<b>124</b>	<b>85</b>	<b>93</b>	<b>3</b>	<b>43</b>	<b>34.6%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
France	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	0	0	80.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	3	1	1	0	0	0	26.1%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>4</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>32.1%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>1</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Netherlands	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	44	0	22	0	0	0	0.0%
	Corporates	25	0	25	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	100.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	1	0	0	0	0	0	10.8%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%	
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>71</b>	<b>0</b>	<b>47</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>31.5%</b>	

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Spain	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	87.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	0	0	77.9%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	2	1	1	1	0	0	34.6%
	of which: SME	1	0	1	0	0	0	10.1%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>2</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>38.4%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
Italy	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						Coverage Ratio - Default Stock <sup>3</sup>
		Exposure values		Risk exposure amounts		Stock of provisions		
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
Securitisation	0	0	0	0	0	0	0.0%	
Other exposures	0	0	0	0	0	0	0.0%	
<b>Standardised Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>	

<sup>3</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

## 2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	<b>Standardised Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure values		Risk exposure amounts		Stock of provisions		Coverage Ratio - Default Stock <sup>1</sup>
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation	0	0	0	0	0	0	0.0%
	Other exposures	0	0	0	0	0	0	0.0%
	<b>Standardised Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.0%</b>

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

Table for Allied Irish Banks plc showing Baseline Scenario and Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Table for Allied Irish Banks plc showing Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.

Table for Ireland showing Baseline Scenario and Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Table for Ireland showing Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.

Table for United Kingdom showing Baseline Scenario and Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

Table for United Kingdom showing Adverse Scenario for 31/12/2016, 31/12/2017, and 31/12/2018. Includes rows for Central governments, Regional governments, Public sector entities, etc.





# 2016 EU-wide Stress Test: Credit risk STA

Allied Irish Banks plc

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

		Baseline Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Adverse Scenario									
		31/12/2016			31/12/2017			31/12/2018			
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
Central governments or central banks		0	-	0	-	0	-	0	-	0	-
Regional governments or local authorities		0	-	0	-	0	-	0	-	0	-
Public sector entities		0	-	0	-	0	-	0	-	0	-
Multilateral Development Banks		0	-	0	-	0	-	0	-	0	-
International Organisations		0	-	0	-	0	-	0	-	0	-
Institutions		0	-	0	-	0	-	0	-	0	-
Corporates		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Retail		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Secured by mortgages on immovable property		0	-	0	-	0	-	0	-	0	-
of which: SME		0	-	0	-	0	-	0	-	0	-
Items associated with particularly high risk		0	-	0	-	0	-	0	-	0	-
Covered bonds		0	-	0	-	0	-	0	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	0	-	0	-	0	-	0	-
Collective investments undertakings (CIU)		0	-	0	-	0	-	0	-	0	-
Equity		0	-	0	-	0	-	0	-	0	-
Securitisation		0	-	0	-	0	-	0	-	0	-
Other exposures		0	-	0	-	0	-	0	-	0	-
Standardised Total		0	-	0	-	0	-	0	-	0	-



## 2016 EU-wide Stress Test: Securitisations

Allied Irish Banks plc

		(mln EUR)						
		31/12/2015	Baseline Scenario			Adverse Scenario		
			31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA	0						
	IRB	517						
	<b>Total</b>	517						
Risk exposure amounts	STA	0	0	0	0	0	0	0
	IRB	60	68	75	82	95	168	284
	<b>Total</b>	60	68	75	82	95	168	284
Impairments	<b>Total banking book others than assessed at fair value</b>	0	0	0	0	0	0	0













# 2016 EU-wide Stress Test: Sovereign

Allied Irish Banks plc

		31/12/2015															
		NET DIRECT EXPOSURES (accounting value gross of provisions) (1)							DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES (1)				INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
Residual Maturity	Country / Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of provisions) (1)	NET DIRECT EXPOSURES (accounting value gross of provisions) (1)					Derivatives with positive fair value		Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value			
			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)		
[ 0 - 3M ]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Tot		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>17,898</b>	<b>17,898</b>	<b>8,798</b>	<b>0</b>	<b>0</b>	<b>3,484</b>	<b>5,616</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

**Notes, definitions and regions:**

(1) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include gross exposures (fama) net of cash short positions of sovereign debt to other counterparties only where there is a maturity matching

(3) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions.

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

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

**Middle East:** Yemen, United Arab Emirates, Switan, Sudan, Saudi Arabia, Qatar, Oman, Mauritania, Libya, Lebanon, Kuwait, Jordan, Iraq, Iran, Dillibouti and Bahrain.

**Latin America:** Venezuela, Uruguay, Trinidad and Tobago, Suriname, St. Vincent and the Grenadines, St. Lucia, St. Kitts and Nevis, Peru, Paraguay, Panama, Nicaragua, Mexico, Jamaica, Honduras, Haiti, Guyana, Guatemala, Grenada, El Salvador, Ecuador, Dominican Republic, Dominica, Costa Rica, Colombia, Chile, Brazil, Bolivia and Belize.

**Africa:** South Africa, Tunisia, Morocco, Egypt and Algeria.



## 2016 EU-wide Stress Test - Risk exposure amounts

Allied Irish Banks plc

(mln EUR)	Baseline scenario				Adverse scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	53,596	54,127	53,715	53,786	56,032	56,843	56,577
Risk exposure amount for securitisations and re-securitisations	60	68	75	82	95	168	284
Risk exposure amount other credit risk	53,536	54,059	53,640	53,704	55,938	56,675	56,293
Risk exposure amount for market risk	1,809	1,809	1,809	1,809	1,809	1,809	1,809
Risk exposure amount for operational risk	3,139	3,826	4,064	3,969	3,826	3,724	3,376
Other risk exposure amounts	5	5	5	5	5	5	5
<b>Total risk exposure amount</b>	<b>58,549</b>	<b>59,767</b>	<b>59,593</b>	<b>59,569</b>	<b>61,672</b>	<b>62,381</b>	<b>61,767</b>

## 2016 EU-wide Stress Test - P&L

Allied Irish Banks plc

(mln EUR)	Baseline Scenario				Adverse Scenario		
	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
<b>Net interest income (1)</b>	1,927	1,927	1,927	1,927	1,659	1,566	1,343
Interest income	3,240	2,971	2,877	2,781	2,972	2,880	2,657
(Interest expense)	-1,314	-979	-824	-824	-1,314	-1,314	-1,314
<b>Dividend income</b>	26	26	26	26	2	2	2
<b>Net fee and commission income</b>	405	405	405	405	320	320	320
<b>Gains or (-) losses on financial assets and liabilities held for trading, net</b>	90	-1	-1	-1	-243	-1	-1
<b>Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net</b>	0				-1		
<b>Other operating income not listed above, net</b>	181	0	0	0	-11	0	0
<b>Total operating income, net</b>	2,628	2,356	2,356	2,356	1,726	1,887	1,664
<b>(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)</b>	925	-454	-450	-375	-1,540	-1,468	-1,297
<b>Other income and expenses not listed above, net</b>	-1,639	-1,696	-1,554	-1,564	-1,918	-1,665	-1,667
<b>Profit or (-) loss before tax from continuing operations</b>	1,914	206	352	417	-1,732	-1,246	-1,300
(Tax expenses or (-) income related to profit or loss from continuing operations)	-534	-26	-44	-52	519	374	390
<b>Profit or (-) loss after tax from discontinued operations</b>	0	0	0	0	0	0	0
<b>Profit or (-) loss for the year</b>	<b>1,380</b>	<b>180</b>	<b>308</b>	<b>365</b>	<b>-1,212</b>	<b>-872</b>	<b>-910</b>
<b>Attributable to owners of the parent</b>	1,380	180	308	365	-1,212	-872	-910
Amount of dividends paid	446	54	92	110	0	0	0
<b>Attributable to owners of the parent net of estimated dividends</b>	933	126	215	256	-1,212	-872	-910

(1) Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

		(m€ EUR%)	Baseline Scenario				Adverse Scenario		
			31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
<b>OWN FUNDS</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>11,048</b>	<b>11,531</b>	<b>11,671</b>	<b>11,899</b>	<b>9,463</b>	<b>8,042</b>	<b>6,341</b>
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,285</b>	<b>9,752</b>	<b>9,906</b>	<b>10,112</b>	<b>7,721</b>	<b>6,233</b>	<b>4,565</b>
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,083	3,083	3,083	3,083	3,083	3,083	3,083
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,689	5,816	6,031	6,287	4,477	3,605	2,695
	A.1.3	Accumulated other comprehensive income	1,456	1,267	1,230	1,193	1,093	1,056	1,019
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	918	918	918	918	609	609	609
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	554	554	554	554	-32	-32	-32
	A.1.4	Other Reserves	1,422	1,574	1,574	1,574	1,574	1,574	1,574
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-360	-360	-360	-360	-360	-360	-360
	A.1.8	(-) Intangible assets (including Goodwill)	-292	-292	-292	-292	-292	-292	-292
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3,171	-3,146	-3,102	-3,049	-3,691	-4,065	-4,455
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	-36	-49	-33
	A.1.11	(-) Defined benefit pension fund assets	-153	-153	-153	-153	-569	-569	-569
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 Items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
A.1.21	Transitional adjustments	1,611	1,963	1,894	1,830	2,442	2,250	1,903	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	
A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-)	-918	-367	-184	0	-243	-122	0	
A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-332	-222	-111	0	13	6	0	
A.1.21.5	Other transitional adjustments to CET1 Capital	2,861	2,552	2,189	1,830	2,672	2,365	1,903	
A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	2,854	2,516	2,171	1,830	2,745	2,399	1,903	
A.1.21.5.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>494</b>	<b>494</b>	<b>494</b>	<b>494</b>	<b>487</b>	<b>489</b>	<b>494</b>	
A.2.1	Additional Tier 1 Capital instruments	494	494	494	494	494	494	494	
A.2.2	(-) Excess deduction from T2 Items over T2 capital	0	0	0	0	0	0	0	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	-7	-5	0	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>9,779</b>	<b>10,246</b>	<b>10,400</b>	<b>10,606</b>	<b>8,208</b>	<b>6,722</b>	<b>5,059</b>	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,269</b>	<b>1,285</b>	<b>1,271</b>	<b>1,293</b>	<b>1,254</b>	<b>1,320</b>	<b>1,282</b>	
A.4.1	Tier 2 Capital instruments	973	973	973	973	973	973	973	
A.4.2	Other Tier 2 Capital components and deductions	20	77	104	167	54	158	157	
A.4.3	Tier 2 transitional adjustments	276	235	194	153	228	189	152	
<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>58,549</b>	<b>59,767</b>	<b>59,593</b>	<b>59,569</b>	<b>61,672</b>	<b>62,381</b>	<b>61,767</b>
B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>Common Equity Tier 1 Capital ratio</b>	<b>15.86%</b>	<b>16.32%</b>	<b>16.62%</b>	<b>16.97%</b>	<b>12.52%</b>	<b>9.99%</b>	<b>7.39%</b>
	<b>C.2</b>	<b>Tier 1 Capital ratio</b>	<b>16.70%</b>	<b>17.14%</b>	<b>17.45%</b>	<b>17.80%</b>	<b>13.31%</b>	<b>10.78%</b>	<b>8.19%</b>
	<b>C.3</b>	<b>Total Capital ratio</b>	<b>18.87%</b>	<b>19.29%</b>	<b>19.58%</b>	<b>19.98%</b>	<b>15.34%</b>	<b>12.89%</b>	<b>10.27%</b>
<b>CAPITAL RATIOS (%) Fully loaded</b>	<b>D.1</b>	<b>Common Equity Tier 1 Capital ratio (1)</b>	<b>13.11%</b>	<b>13.03%</b>	<b>13.44%</b>	<b>13.90%</b>	<b>8.56%</b>	<b>6.38%</b>	<b>4.31%</b>
	<b>D.2</b>	<b>Tier 1 Capital ratio (2)</b>	<b>13.95%</b>	<b>13.86%</b>	<b>14.27%</b>	<b>14.73%</b>	<b>9.36%</b>	<b>7.18%</b>	<b>5.11%</b>
	<b>D.3</b>	<b>Total Capital ratio (3)</b>	<b>15.65%</b>	<b>15.62%</b>	<b>16.08%</b>	<b>16.65%</b>	<b>11.03%</b>	<b>8.99%</b>	<b>6.94%</b>
<b>E</b>	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016-2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0	
<b>F</b>	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					2094	2094	2094	
<b>Memorandum Items</b>	<b>F.1</b>	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	1600
	<b>G.1</b>	<b>Total leverage ratio exposures (transitional)</b>	<b>106,343</b>	<b>106,343</b>	<b>106,343</b>	<b>106,343</b>	<b>106,343</b>	<b>106,343</b>	<b>106,343</b>
	<b>G.2</b>	<b>Total leverage ratio exposures (fully loaded)</b>	<b>104,731</b>	<b>104,731</b>	<b>104,731</b>	<b>104,731</b>	<b>104,731</b>	<b>104,731</b>	<b>104,731</b>
	<b>G.3</b>	<b>Leverage ratio (transitional)</b>	<b>9.20%</b>	<b>9.64%</b>	<b>9.78%</b>	<b>9.97%</b>	<b>7.72%</b>	<b>6.32%</b>	<b>4.76%</b>
<b>G.4</b>	<b>Leverage ratio (fully loaded)</b>	<b>7.80%</b>	<b>7.91%</b>	<b>8.12%</b>	<b>8.38%</b>	<b>5.51%</b>	<b>4.27%</b>	<b>3.01%</b>	

(1) Fully loaded CET1 capital ratio estimation:  $[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]$

(2) Fully loaded T1 capital ratio estimation:  $[A.1-A.1.21+A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0)]/[B-B.1]$

(3) Fully loaded Total capital ratio estimation:  $[A.1-A.1.21+A.2.4+A.4.3]/[B-B.1]$ . This ratio does not include grandfathered AT1 capital instruments meeting the conditions laid down in Article 63 of CRR and, hence, eligible as fully loaded T2 capital. Therefore, the ratio could be underestimated for banks with material instruments of such kind.

(4) Conversions not considered for CET1 computation

(5) Excluding instruments included in row E

## 2016 EU-wide Stress Test

### Information on performing and non-performing exposures<sup>1</sup>

Allied Irish Banks plc

	31/12/2015						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		
			Of which: defaulted				
(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>25,315</b>	<b>0</b>	<b>10</b>	<b>10</b>	<b>0</b>	<b>6</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0
General governments	14,266	0	0	0	0	0	0
Credit institutions	4,594	0	0	0	0	0	0
Other financial corporations	6,398	0	6	6	0	4	0
Non-financial corporations	57	0	4	4	0	2	0
<b>Loans and advances(including at amortised cost and fair value)</b>	<b>72,305</b>	<b>249</b>	<b>18,024</b>	<b>14,242</b>	<b>370</b>	<b>6,457</b>	<b>9,339</b>
Central banks	779	0	0	0	0	0	0
General governments	512	0	14	14	1	11	0
Credit institutions	1,563	0	0	0	0	0	0
Other financial corporations	742	0	138	135	0	61	11
Non-financial corporations	28,280	85	9,084	7,021	179	3,700	3,459
Households	40,429	164	8,788	7,072	190	2,685	5,869
<b>DEBT INSTRUMENTS other than HFT</b>	<b>97,620</b>	<b>249</b>	<b>18,034</b>	<b>14,252</b>	<b>370</b>	<b>6,463</b>	<b>9,339</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>11,122</b>		<b>399</b>	<b>298</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>2</sup> Insitutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2016 EU-wide Stress Test

### Information on forbore exposures<sup>1</sup>

Allied Irish Banks plc

31/12/2015					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	(mln EUR)	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>11,050</b>	<b>8,025</b>	<b>1,855</b>	<b>1,750</b>	<b>7,299</b>
Central banks	0	0	0	0	0
General governments	12	9	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	2	2	1	1	2
Non-financial corporations	4,075	3,300	730	690	1,935
Households	6,961	4,714	1,124	1,059	5,362
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,050</b>	<b>8,025</b>	<b>1,855</b>	<b>1,750</b>	<b>7,299</b>
<b>Loan commitments given</b>	<b>151</b>	<b>101</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>1</sup> For the definition of forbore exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30