

Bank Name	Permanent TSB Group Holdings Plc
LEI Code	635400DTNHVYGZODKQ93
Country Code	IE



Capital
Permanent TSB Group Holdings Plc

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,281	2,301	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,086	2,128	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,579	1,579	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point; (f) and 42 of CRR
	A.1.2	Retained earnings	1,306	1,491	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	114	86	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-735	-853	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	14	4	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-36	-27	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-404	-386	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (v) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	248	233	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	248	233	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	105	94	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	79	75	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	26	19	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,190	2,221	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	91	80	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	3	1	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	68	65	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	21	14	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	12,210	11,898	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.08%	17.88%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.94%	18.67%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.68%	19.34%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,838	1,894	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.05%	15.92%	[D.1]/[B-B.1]	
	tion bacod	on the formulae stated in column "COREP CODE"				

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

Permanent TSB Group Holdings Plc

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	11,651	11,174
Risk exposure amount for securitisation and re-securitisations in the banking book	8	7
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	11,643	11,167
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	154	231
Risk exposure amount for operational risk	405	493
Other risk exposure amounts	0	0
Total Risk Exposure Amount	12,210	11,898

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



2016 EU-wide Transparency Exercise P&L Permanent TSB Group Holdings Plc

(min EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	853	352
Of which debt securities income	146	58
Of which loans and advances income	640	279
Interest expenses	501	157
(Of which deposits expenses)	307	91
(Of which debt securities issued expenses)	46	8
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	39	19
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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	-9
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	1	0
Exchange differences [gain or (-) loss], net	0	-1
Net other operating income /(expenses)	-2	29
TOTAL OPERATING INCOME, NET	385	233
(Administrative expenses)	268	161
(Depreciation)	19	10
(Provisions or (-) reversal of provisions)	99	13
(Commitments and guarantees given)	0	0
(Other provisions)	99	13
Of which pending legal issues and tax litigation ¹	36	
Of which restructuring ¹	-1	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	34	-60
(Loans and receivables)	35	-60
(Held to maturity investments, AFS assets and financial assets measured at cost)	-1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-3	-1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-392	-3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-424	108
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-417	80
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-417	80
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	-417	80

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

2016 EU-wide Transparency Exercise Market Risk

Permanent TSB Group Holdings Plc

	S	A]	IM										IM							
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015						As of 30/06/2016											
		POSURE EXPOSURE	TOTAL RISK TOTAL RISK	TAI RISK TOTAI RISK	VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT (min EUR) d Debt Instruments 0		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Equities	0	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		



Credit Risk - Standardised Approach

Permanent TSB Group Holdings Plc

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions
	(min EUR, %) Central governments or central banks	13.088	9.921	0		7.348	5.892	0	
	Regional governments or local authorities	13,008	9,921	0		7,548	5,692	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	15	14	10		13	12	9	
	of which: SME	0	0	0		15	0	0	
Consolidated data	Secured by mortgages on immovable property	0	0	ő		0	ő	ő	
consolidated data	of which: SME	0	0	0		-	0	0	
	Exposures in default	43	5	6	38	40	6	6	34
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	ō	ō		ō	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	ō	ō		ō	ō	ō	
	Equity	0	0	0		0	0	0	
	Securitisation	0	ō	0		0	0	0	
	Other exposures	713	713	270		603	603	223	
	Standardised Total	13,859	10.653	286	39	8.005	6,514	239	35

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	13,088	9,921	0		7,348	5,892	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	15	14	10		13	12	9	
	of which: SME	0	0	0		0	0	0	
IRELAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	ů –	0	
	Exposures in default	43	5	6	38	40	6	6	34
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		-	ů –	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	U	0	0		U	0	0	
	Securitisation Other exposures	713	713	270		603	603	223	
	Other exposures Standardised Total ²	/13	/13	2/0		603	603	223	35
	Standardised Total*				39				35

¹⁰ Ordpial esposie, utilie Eposier vilue, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
¹⁰ Total value adjustments and provisors arountry or counterparty does not include Securistisation exposures

					Standardise	d Approach			
			/06/2016	16					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	ő	ő	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	ō	ō		ō	ō	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
JNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								<u>ہ</u>

Standardised Total^{*}
⁽²⁾ 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).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach									
			As of 31,	/12/2015			As of 30	/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0	1		
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	ő	ů 0	0		0	0	0			
	International Organisations	ō	ō	ō		0	ō	ō			
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 3	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0			
	Equity Securitisation	0	0	0		U	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²	0	0	0	0		0	Ů	0		

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 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).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - Standardised Approach

Permanent TSB Group Holdings Plc

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Didginal exposure, unlike Exposure unlike, is reported by
 the takin into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	U	0	0		0	0	0	
Country of	or which: SME Secured by mortgages on immovable property	U	0	0		0	0	0	
Counterpart 5	of which: SME	0	0	0		0	0	0	
counterpart b	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	ő		ő	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	ő	ő		0	ő	ŏ	
	Collective investments undertakings (CIU)	0	ō	ō		0	ō	0	
	Equity	0	ō	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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	Standardised Approach										
		As of 31	/12/2015			As of 30	/06/2016				
	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			
	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
Multilateral Development Banks	0	ō	ō		0	ō	ō				
International Organisations	0	0	0		0	0	0				
Institutions	0	0	0		0	0	0				
Corporates	0	0	0		0	0	0				
	0	0	0		0	0	0				
	0	0	0		0	0					
	0	0	0		0	0					
	0	-	0		0	0	-				
	0	0	0		0	0					
		0	0	0	0	0	-	0			
			0			0					
	0	0	0			0	-				
			0			0	° .				
		0	0			0	° .				
	0	0	0		0	0	0				
	0	0	0		0	0	0				
Other exposures Standardised Total ²	0	U	0	0	0	0	U	0			
-	International Organisations Institutions Corporates d' which: SME Retail d' which: SME Secured by mortgages on immovable property d' which: SME Exposures in default Items associated with particularly high risk Covered bonds Calims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securification Other exposures	(min EUR, %) Exposure ¹ Central dovernments or central banks 0 Regional governments or local authorities 0 Jublic sector articles 0 Multificator and the sector and the sector and sec	International Constraints Original Exposure Exposure Value ¹ Central averaments or contral banks regional covernments or contral banks 0 0 Regional covernments or contral banks 0 0 Hullisteral Development Banks 0 0 Hullisteral Development Banks 0 0 Instructions 0 0 Comportes 0 0 of whith: SME 0 0 Retail 0 0 of whith: SME 0 0 comportes 0 0 of whith: SME 0 0 contral banks 0 0 comportes 0 0 of whith: SME 0 0 contral banks 0 0 contral banks 0 0 contral bank 0	Exposure ¹ Value ¹ amount (min EUR, %)	Interstand operations of central banks Secure 2 Value 2	As of 31/12/2015 Value Value	Note of 31/12/2015 As of 30 Control overments or central banks (min EUR, %) Control overments or central banks (min EUR) Control overments or	Intension of the EXP, %) As of 31/12/2015 Value adjustments and provision? Value? Risk exposure value? Value adjustments and provision? Value? Value? <th< td=""></th<>			

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	ő	0		0	ő	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	ō	ō	ō		ō	ō	ō	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² ure value, is reported before taking into account any effect due to credit conversion factors or cre				0				0

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Credit Risk - Standardised Approach

Permanent TSB Group Holdings Plc	
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		Permanen	TSB Group	Holdings Plc										
					Standardise	ed Approach								
		As of 31/12/2015 As of 30/06/2016												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0						
		U	0	0		U	0	0						
	International Organisations Institutions	U	0	0		U	0	0						
	Corporates	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
Country of	of which: SME	0	0	0		0	0	0						
	Secured by mortgages on immovable property	0	0	0		0	ő	0						
Counterpart 8	of which: SME	ő	ő	ŏ		ő	ŏ	0						
•	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				0				0					

Didginal exposure, unlike Exposure unlike, is reported by
 the takin into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
<u> </u>	of which: SME	-		0		-	0	ů.	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
douncer pare 5	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ű	0	0	0	Ű
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	ŏ		ő	ő	ŏ	
1	Collective investments undertakings (CIU)	0	ō	0		ō	ō	0	
1	Equity	0	ō	ō		ō	ō	ō	
1	Securitisation								
1	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				0

Standardised fold
 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	d Approach							
		Original Exposure Risk exposure adjuctments and Original Exposure Risk exposure adjuctments											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %) Central governments or central banks												
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0					
	Regional governments or local authorities Public sector entities	U	0	0		U	0	0					
	Public Sector entities Multilateral Development Banks	U	0	0		U	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	ō	ō	ō		ō	ō	ō					
Country of	of which: SME	0	0	0		0	0	0					
	Secured by mortgages on immovable property	0	0	0		0	0	0					
Counterpart 10	of which: SME	0	0	0		0	0	0					
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Securitisation												
	Other exposures	0	0	0		0	0	0					
	Standardised Total ²				0				0				

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - IRB Approach Permanent TSB Group Holdings Plc

		IRB Approach												
		As of 31/12/2015 As of 30/06/2016												
		Original Exposure ¹ Exposure Risk exposure amount diagunt adjustments and and and the second and adjustments Value ¹ Value ¹												
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,248	0	1,248	451	0	0	1,797	0	1,797	523	0	0	
	Corporates	525	183	534	566	0	114	395	132	401	455	0	95	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail	25.807	5.425	26.162	10.282	3.298	2.548	24.769	5.080	25.170	9.894	3.086	2.430	
	Retail - Secured on real estate property	25.067	5.376	25.209	10.009	3.251	2.490	24.248	5.031	24.379	9.597	3.042	2.377	
	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-	25,067	5,376	25,209	10,009	3,251	2,490	24,248	5,031	24,379	9,597	3,042	2,377	
	Retail - Qualifying Revolving	583	27	752	128	20	29	364	29	595	149	19	26	
	Retail - Other Retail	156	21	201	145	27	29	158	21	197	149	25	27	
	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	156	21	201	145	27	29	158	21	197	149	25	27	
	Equity	33	0	33	58	0		18	0	18	56	0		
	Securitisation	82		82	8		0	73		73	7		0	
	Other non credit-obligation assets				0						0		4	
al exposure, unlike Exposure value, is repor	IRB Total				11,365						10,934			

							IRB Approach												
		As of 31/12/2015 As of 30/06/2016																	
													Value adjustment						
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions						
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0						
	Institutions	236	0	236	213	0	0	92	0	92	75	0	0						
	Corporates	399	178	408	372	0	111	287	127	293	290	0	92						
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0						
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0						
	Retail	22,065	5,208	22,385	8,890	3,136	2,448	21,517	4,891	21,887	8,700	2,945	2,331						
	Retail - Secured on real estate property	21.326	5.159	21.431	8.618	3.089	2.390	20.995	4.842	21.095	8.402	2.901	2.278						
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0						
IRELAND	Retail - Secured on real estate property - Of Which: non-	21,326	5,159	21,431	8,618	3,089	2,390	20,995	4,842	21,095	8,402	2,901	2,278						
	Retail - Qualifying Revolving	583	27	752	128	20	29	364	29	595	149	19	26						
	Retail - Other Retail	156	21	201	145	27	29	157	20	197	148	25	27						
	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	156	21	201	145	27	29	157	20	197	148	25	27						
	Equity	10	0	10	25	0	0	10	0	10	25	0	0						
	Securitisation																		
	Other non credit-obligation assets												-						
	IRB Total ported before taking into account any effect due to credit conversion factors or credit risk mitigation																		

							IRB Ap	proach					
		As of 31/12/2015 As of 30/06/2016											
		Original	Original Exposure ¹ Exposure Risk exposure amount adjustments Original Exposure ¹ Exposure Risk exposure amount										
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	443	0	443	121	0	0	235	0	235	69	0	0
	Corporates Corporates - Of Which: Specialised Lending	69	4	69	105	0	2	58	3	58	90	0	2
	Comporates - Of Which: SPECialised Lending	0	0	0	0	0	0	0	U	0	0	0	0
	Retail	3.385	194	3.418	1,277	149	85	2.932	163	2.960	1.089	126	85
	Retail - Secured on real estate property	3,385	194	3,418	1.277	149	85	2,931	163	2,960	1,005	126	85
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	3,385	194	3,418	1,277	149	85	2.931	163	2,960	1.088	126	85
	Retail - Qualifying Revolving	0	0	0	. 0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	23	0	23	33	0	0	8	0	8	31	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
		As of 31/12/2015 As of 30/06/2016											
		Original	Original Exposure ¹ Exposure Risk exposure amount Value adjustments Original Exposure ² Exposure Risk exposure amount										
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 3	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												



Credit Risk - IRB Approach

Permanent	ISB	Group	Holdings	PIC

							IRB Ap	proach					
				As of 31,	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 4	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original Exposure ¹		Exposure		Risk exposure amount		Original Exposure ¹		Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	ō	0	0	0	0	ō	0	0	0	0	0	0
	Corporates	ō	0	0	0	0	ō	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 6	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Se	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												1

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
a	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non- Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												1



Credit Risk - IRB Approach

Permanent	ISB	Group	Holdings	PIC

							IRB Ap	proach					
				As of 31	12/2015					As of 30,	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
, ,	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure1	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total before taking into account any effect due to credit conversion factors or credit risk mitigation												

							IRB Ap	proach					
				As of 31,	12/2015					As of 30/	06/2016		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure amoun		adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Se	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

Permanent TSB Group Holdings Plc

(min EUR)	As of 31/12/2015 Memo: breakdown by accounting portfolio																	
				Memo: brea	kdown by acc	ounting portf	olio											
Country / Region	Financial as	of which:	g Amount of which: debt	Held for trading ¹	of which: Loans and	of which: Debt	Designated at fair value through profit or loss ²	of which: Loans and	of which: Debt	Available-for- sale ³	of which: Loans and	of which: Debt	Loans and Receivables ⁴	of which: Loans and	of which: Debt	Held-to- maturity investments	of which: Loans and	of which: Debt
		advances	securities		advances	securities		advances	securities		advances	securities		advances	securities		advances	securities
TOTAL - ALL COUNTRIES	3,823.8	0.0	3,823.8	0.0	0.0	0.0	0.0	0.0	0.0	1,506.4	0.0	1,506.4	762.2	0.0	762.2	1,555.3	0.0	1,555.3
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	3.823.8	0.0	3.823.8															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain Sweden	0.0																	
Sweden United Kingdom	0.0	0.0	0.0															
United Kingdom Iceland	0.0	0.0	0.0															
Liechtenstein			0.0															
Liechtenstein Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
oticis	0.0	0.0	1 0.0															

Note: The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monitary Fund and the Bank for International Sectements.

teacians: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. FYR Janordona. Montranovan. Sorhia and Traiwu Middle East: Eshaman, Dilokud, Ikrai, Ikou, Janordo, Ikawa, Ikuanan, Janor, Quata, Suda Araba, Sudan. Syria, United Arab Eminates and Yemen. Lath America: Argentina. Belee, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Grenadnes, Suriname, Trinidad and Tobaço, Uruguay, Venceusta. Haria: Algensi, Brazil, Moncoco, Suda Mitrica and Tunisa.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritoro for Datate regioning under SMAP
 Includes: Thoration non-derivative financial assess measured at fair value to though profit or loss" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assess measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
 Includes: Thoration derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

ЕВА ВАНКИВ

Sovereign Exposure

Permanent TSB Group Holdings Plc

(min EUR)									As of 30	/06/2016								
				Memo: brea	kdown by acco	ounting portf	olio											
Country / Region	Financial as	of which: loans and advances	Amount of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	- Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,907.1	0.0	2,907.1	0.0	0.0	0.0	0.0	0.0	0.0	1,308.4	0.0	1,308.4	433.5	0.0	433.5	1,165.3	0.0	1,165.3
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary Ireland	0.0	0.0	0.0															
Ireland Italy	2,907.1	0.0	2,907.1															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Maita	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0		0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															

Note: The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial exclusive (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the international Monetary Fund and the Bank for International Settlements.

teacians: Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. FYR Janordona. Montranovan. Sorhia and Traiwu Middle East: Eshaman, Dilokud, Ikrai, Ikou, Janordo, Ikawa, Ikuanan, Janor, Quata, Suda Araba, Sudan. Syria, United Arab Eminates and Yemen. Lath America: Argentina. Belee, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Grenadnes, Suriname, Trinidad and Tobaço, Uruguay, Venceusta. Haria: Algensi, Brazil, Moncoco, Suda Mitrica and Tunisa.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes "Non-table nod-advances purchase reporting table volver II includes "Non-table nod-advances particular data responsed a fair value through profit or loss" portfolio for banks reporting under GAAP II includes "Non-table nod-advances thread advances massed a fair value to equity" portfolio for banks reporting under GAAP II includes "Non-table nod-advances thread advances thread advances advances advances advances advances advances III includes "Non-table nod-advances thread advances advances

EBA



Performing and non-performing exposures

Permanent TSB Group Holdings Plc

				As of 31/12/201	5						As of 30/06/201	6		
		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	1-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures	exposures ³	CAPODELOS		days and <=90 days		Of which: defaulted	exposures	exposures ³	CAPODALOS
Debt securities (including at amortised cost and fair value)	3,824	0	0	0	0	0	0	2,907	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,824	0	0	0	0	0	0	2,907	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	25,808	184	6,658	5,651	310	2,391	4,211	24,828	80	6,297	5,252	329	2,231	4,037
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	0	32	32	0	4	23	2	0	2	2	0	2	0
Non-financial corporations	344	52	113	108	33	53	55	260	3	91	88	30	45	43
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Households	25,432	132	6,513	5,510	277	2,333	4,134	24,566	77	6,204	5,162	298	2,184	3,994
DEBT INSTRUMENTS other than HFT	29,632	184	6,658	5,651	310	2,391	4,211	27,735	80	6,297	5,252	329	2,231	4,037
OFF-BALANCE SHEET EXPOSURES	499		0	0	0	0	0	658		0	0	0	0	0

(1) 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

(2) Institutions 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)

(1) Institutions 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)



Forborne exposures

Permanent TSB Group Holdings Plc

			As of 31/12/2015					As of 30/06/2016	i i i i i i i i i i i i i i i i i i i	
		ng amount of ith forbearance	due to credit ri	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial guarantees		ng amount of vith forbearance	Accumulated in accumulated cl due to credit ris for exposures v measures	Collateral and financial guarantees	
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	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)	6,006	4,789	1,561	1,500	4,346	6,105	4,694	1,516	1,450	4,474
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	59	43	18	16	35	52	40	20	17	30
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	5,947	4,747	1,543	1,484	4,311	6,052	4,654	1,496	1,433	4,444
DEBT INSTRUMENTS other than HFT	6,006	4,789	1,561	1,500	4,346	6,105	4,694	1,516	1,450	4,474
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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