

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



# 2018 EU-wide Transparency Exercise Capital

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	11,672	11,667	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	10,767	11,007	C 01.00 (r020,c010)	Article 50 of CRR
		transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	,,,,	,		
	A.1.1	instruments)	1,697	1,697	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	12,844	13,027	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	644	485	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-2,398	-2,303	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	-273	-280	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-569	-605	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	<ul> <li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs</li> </ul>	-2,764	-2,705	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	-139	-197	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 (s) (i) and 89 to 91 of CRS; Articles 36(1) point (s) (ii), 243(1) point (b), 244(1) point (b) and 1256 of CRS; Articles 36(1) point (g) (ii) and 1274(3) of CRS; Articles 36(1) point (g) (iii) and 1274(3) of CRS; Articles 36(1) point (g) (vi) and 155(4) of CRS; and Articles 36(1) point (g) (vi) and 155(4) of CRS;
	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
	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	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	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
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
Transitional period	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	1,724	1,916	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 (+/-)	1.724	1.916	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)	260	227	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	291	308	C 01.00 (r540,c010) + C 01.00 (r670,c010)	AUDIE 01 DI CAK
	A.2.2		0	0	C 01.00 (7720,c010)	
	A.2.3	(·) Excess deduction from T2 Rems over T2 capital  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	-31	-81	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)	11,028	11,263	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	644	404	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	492	516	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	28	58	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c10) + C 01.00 (r950,c10) + C 01.00 (r970,c10) + C 01.00 (r974,c010) + C 01.00 (r970,c10)	
	A.4.3	Tier 2 transitional adjustments	125	-169	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	51,728	52,015	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	144	C 05.01 (r010;c040)	
CARTAL PATTOC (0/2	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.81%	21.22%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.32%	21.65%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.56%	22.43%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,043	9,120	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.48%	17.58%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		293	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		-58	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		144	C 05.01 (r440,c040)	
		autoriconal arrangements		L	. ,,	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



# Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,028	11,263	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,334	9,428	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	92,328	95,371	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	90,593	93,749	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.9%	11.8%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.3%	10.1%	C 47.00 (r330,c010)	



# Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(min EUR)	46,319	46,422
Risk exposure amounts for credit risk	40,319	40,422
Risk exposure amount for securitisation and re-securitisations in the banking book	49	61
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	46,270	46,361
Risk exposure amount for position, foreign exchange and commodities (Market risk)	360	431
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	796	538
Risk exposure amount for operational risk	4,248	4,624
Other risk exposure amounts	5	0
Total Risk Exposure Amount	51,728	52,015

 $<sup>^{\</sup>left(1\right)}$  May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



# P&L

AIB Group plc

	As of 31/12/2017	As of 30/06/2018
(mln EUR)	0.770	1.105
Interest income	2,562	1,195
Of which debt securities income	409	171
Of which loans and advances income	1,990	980
Interest expenses	386	134
(Of which deposits expenses)	165	64
(Of which debt securities issued expenses)	146	53
(Expenses on share capital repayable on demand)	0	0
Dividend income	28	24
Net Fee and commission income	391	217
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	98	136
Gains or (-) losses on financial assets and liabilities held for trading, net	94	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	92
Gains or (-) losses from hedge accounting, net	-8	-9
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	223	1
TOTAL OPERATING INCOME, NET	3,001	1,523
(Administrative expenses)	1,694	827
(Depreciation)	115	69
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-8	10
(Commitments and guarantees given)	-8	10
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	3	
Of which restructuring <sup>1</sup>	0	
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-113	-140
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-140
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	25	0
(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	19	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,306	762
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,114	650
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,114	650
Of which attributable to owners of the parent	1,114	650

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

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



Market Risk AIB Group plc

								,	ub Grou	p pic												
	SA					IM	1									IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	12/2017						As of 30/06/2018									
			VaR (Memoran	ndum item)	STRESSED VaR (	D VaR (Memorandum item)  INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		IGRATION RISK CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	E MULTIPLICATION	F PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	MEACURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	356	427	0	0	0	0							0	0	0	0						
Of which: General risk	237	219	0	0	0	0							0	0	0	0						
Of which: Specific risk	116	197	0	0	0	0							0	0	0	0						
Equities	4	4	0	0	0	0							0	0	0	0						
Of which: General risk	2	1	0	0	0	0							0	0	0	0					4	
Of which: Specific risk	2	2	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	360	431	0	0	0	0	0	0	0	0	0	0	Ö	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

AIB Group plc

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	10,172	8,608	106		9,587	9,587	109	
	Regional governments or local authorities	0	0	0		128	42	8	
	Public sector entities	39	39	39		39	39	8	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	9,650	7,818	7,818		9,973	8,218	8,218	
	of which: SME Retail	3.570	2.909	2.909		4.052	3.314	3.314	
	Retail of which: SME	9.817	5.471	4.103		9.883	5.312	3.984	
Consultation of data		2,079	1,323	992		2,081	1,293	970	
Consolidated data	Secured by mortgages on immovable property	16.633	16.274	8.999		17.198	16.578	9.198	
	of which: SME Exposures in default	2,432	2,339	2,339		2,421	2,352	2,352	
		4.473 1.891	2.757 1.272	3.442 1.907	1.648	3.556 1.783	2.369 1.330	2.848 1.994	1.153
	Items associated with particularly high risk Covered bonds		1,2/2	1,907		1,/83	1,330	1,994	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	126	126	292		127	127	280	
	Securitisation	0	120	292		127	127	200	
	Other exposures	3.386	3.386	737		3.628	3.628	901	
	Standardised Total	56.188	45,750	27,443	2,367	55,902	47,227	27,548	1.782
	Standardised Total	56,188	45,750	27,443	2,367	55,902	47,227	27,548	1,782

(4) 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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	10,142	8,578	67		9,572	9,572	87	
	Regional governments or local authorities	0	0	0		118	32	6	
	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	3,226	2,244	2,244		3,872	2,931	2,931	
	of which: SME	1.324	948	948		1.371	958	958	
	Retail	8,676	5,042	3,781		8,774	4,894	3,671	
	of which: SME	2.043	1.322	991		2.046	1.292	969	
IRELAND	Secured by mortgages on immovable property	13,224	12,921	6,653		13,399	13,023	6,590	
	of which: SME	1.363	1.303	1.303		1.505	1.458	1.458	
	Exposures in default	3,990	2,472	3,092	1,476	3,168	2,112	2,538	1,026
	Items associated with particularly high risk	1.405	910	1.365		1.275	923	1.384	
	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	105	105	239		123	123	270	
	Securitisation								4
	Other exposures	3,263	3,263	672		3,431	3,431	791	
	Standardised Total <sup>2</sup>				2.047				1,508

| Chiqinal 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).

7 Total value adjustments and provisions per country of counterpranty excludes those for accountsiation exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures, but includes general credit risk adjustments and other own funds reductions related to the exposures.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks					•			
	Regional governments or local authorities	17	17	8		9	9	10	
	Regional governments or local authorities  Public sector entities	0	0	0		5	5	1	
	Multilateral Development Banks	0	1 2	U		U	U	0	
	International Organisations	0		0		Ü	U O	0	
	Institutions	0		0		0	0	0	
	Corporates	6.179	5,346	5,346		5.806	5,009	5,009	
	of which: SME	2.197	1.917	1.917		2,634	2,310	2,310	
	Retail	1.096	414	311		1.064	403	302	
	of which: SME	35	717	311		34	103	302	
INITED KINGDOM	Secured by mortgages on immovable property	3,204	3.151	2.161		3,476	3,236	2.289	
NITTED KINGDOM	of which: SME	1.033	1.001	1.001		834	811	811	
	Exposures in default	414	254	315	134	298	198	232	97
	Items associated with particularly high risk	394	273	410	231	394	294	441	3,
	Covered bonds	0	1,0	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	ō	0	
	Equity	21	21	53		4	4	10	
	Securitisation								
	Other exposures	122	122	63		191	191	104	
	Standardised Total <sup>2</sup>				273				237

Congraid exposure, unlike Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk infligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	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	3	1	0		3	1	0	
ED 1110E	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property of which: SME	1	1	0		0	0	0	
	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default  Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	U	0		U	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	U	0		U	0	0	
	Collective investments undertakings (CIU)	0		0		0		0	
	Equity	0	1 0	0		0	1 0	0	
	Securitisation	0					,	,	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0		_		0



Credit Risk - Standardised Approach

AIB Group plc

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	13	13	31		6	6	13	
	Regional governments or local authorities	0	0	0		6	6	1	
	Public sector entities	39	39	39		39	39	8	
	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	23	16	16		44	39	39	
	of which: SME	14	10	10		9	9	9	
	Retail	9	1	1		8	1	1	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	6	5	2		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	14	12	16	2	2	1	1	1
	Items associated with particularly high risk	86	86	129		110	110	165	
	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								4
	Other exposures	1	1	1		2	2	2	
	Standardised Total <sup>2</sup>				3				4 1

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)  Central governments or central banks	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	o o	0	0		0	0	0	
	International Organisations	, i	0	0		0	0	0	
	Institutions	o o	0	0		0	0	0	
	Corporates	o o	0	0		Ů	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	0		3	1	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	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 <sup>2</sup>				0				0

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
1	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	3	3	3		3	3	3	
	of which: SME	3	3	3		3	3	3	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	2	2	1		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	2	1	1	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Other exposures Standardised Total <sup>2</sup>	U		U		0	U	0	

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).

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(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	
	Institutions	0	0	0		0	0	0	
	Corporates	59	58	58		59	58	58	
	of which: SME Retail	0		0		0	0	0	
	of which: SME	1	0	0		1	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0		0		0	0	0	
NET HEKLANDS	of which: SME	0		0		0	0	0	
	Exposures in default	0	1 2	U	0	0		0	0
	Exposures in default  Items associated with particularly high risk	0		0	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	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	0	0			0	0	0	
	Securitisation			U		U	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	, i		Ů	0	, and the second			0

<sup>10</sup> Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterpanty excludes those for securidization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

AIB Group plc

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmen
	(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 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
Lounterpart 8	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 <sup>2</sup>				0				

Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(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 of which: SME	0	0	0		U	0	U	
Country of		0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0		0		Ü	0	0	
Counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default  Items associated with particularly high risk	0		0	U	0	0	0	U
	Covered bonds	0	0	0		0	l 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	U	0			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	ů		_	•	Ů			

Organic exposure, unified Exposure value, is propried before temperate produce includes in conversion factors of a "Ordan value particular in a support particular in a propried before temperature in a conversion factor of a "Ordan value particular in a support particular in a conversion factor of a "Ordan value particular in a support parti

					Standardio	ed Approach			
			As of 31/12	/2017	Standardis	си друговен	As of 30/06	2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)						0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		U	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	International Organisations 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	
C	of which: SME	0	0	0		0	0	0	
Country of	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		o o	0	0	
	Securitisation						-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

Sandardised Total\*

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

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

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

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



# Credit Risk - IRB Approach AIB Group plc

							IRB Appro	ach					
				As of 31/12	2017					As of 30	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted <sup>(2)</sup>	Value*		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	8.664	0	9.030	269	0	0	8.444	0	8.684	61	0	0
	Institutions	10,472	0	10,064	1,828	0	0	11,793	2	11,518	1,932	0	2
	Corporates	13.113	740	11.726	10.187	0	430	13.977	614	12.551	10.790	0	397
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	381	0	358	290	0	1	470	1	434	366	0	1
	Corporates - Of Which: SME Retail	4.247 20.286	664 2.067	3.766 20.108	3.594 6.532	1.554	337 586	4.579 20.011	543 1.793	4.090 19.771	3.903 5.990	1.302	326 554
	Retail - Secured on real estate property	20,286	2,067	20,108	6,532	1,554	586 586	20,011	1,793	19,771	5,990	1,302	554
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SMI		2.067	20.108	6.532	1.554	586	20.011	1.793	19.7/1	5.990	1.302	554
Consolidated data	Retail - Secured on real estate property - Of Which: nor		2.067	20.108	6.532	1.554	586	20.011	1.793	19.771	5,990	1.302	554
Corisonalica data	Retail - Qualifying Revolving	20,200	2,007	20,100	0,332	1,334	0	20,011	1,793	19,771	3,550	1,302	0
	Retail - Other Retail	0	0	0	0	0	n	0	0	o o	o o	0	o o
	Retail - Other Retail - Of Which: SME	0	0	ō	0	0	0	0	0	ō	ō	ō	ō
	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	
	Securitisation	557		557	49		0	615		615	61		0
	Other non credit-obligation assets				11						39		
	IRB Total				18,876						18,874		

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted 0 0			Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		492	0	492	152	0	0	418	2	414	130	0	2
	Corporat		9,053	738	7,761	6,682	0	418	9,074	593	7,779	6,622	0	375
		Corporates - Of Which: Specialised Lending	330	0	308	249	0	0	396	0	363	294	0	0
		Corporates - Of Which: SME	4.240	663	3.762	3.590	0	337	4.540	542	4.056	3.868	0	325
	Retail		20,210	2,051	20,032	6,478	1,542	581	19,977	1,784	19,737	5,966	1,297	551
		Retail - Secured on real estate property	20.210	2.051	20.032	6.478	1.542	581	19.977	1.784	19.737	5.966	1.297	551
		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-	20,210	2,051	20,032	6,478	1,542	581	19,977	1,784	19,737	5,966	1,297	551
		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
	Securitis													
		n credit-obligation assets												4
sinal exposure, unlike Exposure value, is re	IRB Tota	1												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments
		(min EUR, %)		Of which: defaulted 4.848 0 4.848			Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
		banks and central governments				0	0	0	5.098	0	5.098	0	0	0
	Institu		3,524	0	3,523	787	0	0	3,613	0	3,611	735	0	0
	Corpora		419	0	406	414	0	1	500	1	465	503	0	2
		Corporates - Of Which: Specialised Lending	34	0	34	21	0	0	62	0	59	62	0	0
	_	Corporates - Of Which: SME	7	0	4	4	0	0	39	1	34	35	0	1
	Retail		37	9	37	32	6	3	17	5	17	13	3	2
		Retail - Secured on real estate property	37	9	37	32	6	3	17	5	17	13	3	2
LILITED WILLDOOM		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-	37	9	37	32	6	3	17	5	17	13	3	2
		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
	Securit													
	Other r	non credit-obligation assets												

								IRB Appro	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		banks and central governments	176	0	347	0	0	0	326	0	347	0	0	0
	Institut		3.115	0	2.746	194	0	0	3.911	0	3.669	295	0	0
	Corpora		405	0	378	350	0	1	406	0	387	350	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		1	1	1	1	1	0	1	0	1	0	0	0
		Retail - Secured on real estate property	1	1	1	1	1	0	1	0	1	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE		Retail - Secured on real estate property - Of Which: non-	1	1	1	1	1	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Securiti		0	0	0	0	0	0	0	0	0	0	0	0
		on credit-obligation assets												
	IRB Tot	al												



Credit Risk - IRB Approach
AIB Group plc

							IRB Appro						
				As of 31/12	2017		ткв аррго	acıı		As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	312	0	312	0	0	0	340	0	340	0	0	0
	Institutions	247	0	247	55	0	0	155	0	155	56	0	0
	Corporates	2.196	0	2.181	1.797	0	7	2.622	18	2.578	2.036	0	19
	Corporates - Of Which: Specialised Lending	5	0	5	9	0	0	1	1	1	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	11	1	11	5	1	0	5	1	5	2	0	0
	Retail - Secured on real estate property	11	1	11	5	1	0	5	1	5	2	0	0
	Retail - Secured on real estate property - Of Which: SM		0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: no	11	1	11	5	1	0	5	1	5	2	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 Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted 1.090 0 1.090			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central	banks and central governments	1.090	0	1.090	143	0	0	1.082	0	1.082	37	0	0
	Institut		9	0	6	4	0	0	9	0	6	4	0	0
	Corpora		161	0	154	152	0	0	233	0	226	212	0	0
		Corporates - Of Which: Specialised Lending	12	0	11	10	0	0	11	0	11	10	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-	1	0	1	0	0	0	1	0	1	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
		on credit-obligation assets												
	IRB Tot	al												

							IRB Approa	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure 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	839	0	838	152	0	0	1,181	0	1,180	163	0	0
	Corporates	61	0	61	39	0	0	101	0	99	70	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
		3	1	3	1	1	0	0	0	0	1	0	0
	Retail - Secured on real estate property	3	1	3	1	1	0	0	0	0	1	0	0
CANADA	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	3	1	3	1	1	0	0	0	0	1	0	0
	Retail - Qualifying Revolving Retail - Other Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	U	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	
	Retail - Other Retail - OF WHICH: HOH-SME Equity	U	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	- 0		U	U	U	U	0	U	U	U		
	Other non credit-obligation assets												
	IRB Total												

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

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure 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	196	0	196	0	0	0	146	0	146	0	0	0
	Institutions	666	0	664	219	0	0	751	0	749	234	0	0
	Corporates	192	0	188	180	0	0	287	0	277	301	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	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: St		0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: no	n- 1	0	1	1	0	0	1	0	1	1	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												



Credit Risk - IRB Approach AIB Group plc

							IRB Approa	ich					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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 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 Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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 b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		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 Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Securitis		0	0	0	0	0	0	0	0	- 0		0	
		n credit-obligation assets												
	IRB Tota													

								IRB Approa	ach					
					As of 31/12	2017					As of 30/	06/2018		
			Original Exp	osure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		panks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti		0	0	0	0	0	0	0	0	0	0	0	0
	Corporat		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property  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
Country of Counterpart 10		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	o o	n n	0	0	0	0	ň	ñ	n n	ı ö
		Retail - Other Retail - Of Which: non-SME	0	0	0	ō	0	0	0	0	ō	0	ō	0
	Equity		0	0	0	ō	0	0	0	0	0	0	0	0
	Securitis													
	Other no	n credit-obligation assets												
	IRB Tota	ıl												

TRG TOTAL

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



### Sovereign Exposure

AIB Group plc

(min EUR)									As of 31/	12/2017								
				Memo: break	down by acco	unting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	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	10,934.1	378.2	10,556.0	32.5	0.0	32.5	0.0	0.0	0.0	10,832.7	0.0	10,832.7	378.2	378.2	0.0	0.0	0.0	0.0
Austria	34.3	0.0	34.3													<u> </u>		
Belgium	104.8	0.0	104.8															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	11.9	0.0	11.9															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	295.3	68.1	227.2															
Germany	121.8	0.0	121.8															
Greece Hungary	0.0 0.0	0.0	0.0															
Ireland	7,327.7	165.3	7,162.3															
Italy	916.6	0.0	916.6															
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	197.8	0.0	197.8															
Poland	45.0	0.0	45.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia Spain	0.0 1,102.8	0.0	0.0 1,102.8															
Sweden	1,102.8	0.0	0.0															
United Kingdom	110.6	47.9	62.7															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	15.0	15.0	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 U.S.	0.0 584.3	0.0 58.7	0.0 525.6															
Other advanced economies non EEA	584.3 0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	43.1	0.0	43.1															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	23.2	23.2	0.0															
Note:																		

Information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information reported covers all exposures for "General governments" as defined in paragraph 41 (t) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies and private companies held by these administrations that here a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisatione, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caustemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peu, S. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islands, Cub, Proreh Caiman, Guadebeupa, Peurinapa, Purinapa, Purinapa, Purinapa, Purinapa, Purinapa, San Tear New St. San Barbellewn, Urus Anderson, San San Barbellewn,

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		AIB Group pic												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	citivo fair valvo	Donivertives with	negative fair value	On balance si	icci exposures	
								Denvauves with pu	siuve iaii vaiue	Derivatives with	negative fail value			
														Blok welekad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	29 0	29 0	0	0	29 0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 29	0 29	0	0	0 29	0	0	0	0	0	0	0	0
[ 0 - 3M [		0 0 40	0 0 40	0	0	0 0 40	0	0	0	0	0	0	0	
[ 2Y - 3Y [	Belgium	70 41	70 41	0	0	70 41	0	0	0	0	0	0	0	
		92 0 <b>242</b>	92 0 <b>242</b>	0 0	0	92 0 <b>242</b>	0 0	0 0	0	0 0	0 0	0 0	0 0	0
[ 0 - 3M [				_				-						
[ 1Y - 2Y [	Bulgaria													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]	Cyprus													
13Y - 5Y														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Czech Republic	0 0 12	0 0 12	0	0	0 0 12	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		12	12	0	0	12	0	Õ	0	Ō	0	0	0	0
[ 1Y - 2Y [	Denmark													
[3Y - 5Y   [5Y - 10Y   [10Y - more														
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [	Estonia													
[3Y - 5Y   [5Y - 10Y	Estonia													
l Total	1													



	General govern	AIB Group pic	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sr	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				new for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [	Finland													
[5Y - 10Y   [10Y - more Total														
I 0 - 3M I		0 28	0 28	0	0	0 28	0	0	0	0	0	0	0	
[ 3M - 1Y [	France	148 99	28 148 99	0	0	28 148 99	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y   [10Y - more		0 45 0	0 45 0	0 0	0 0	0 45 0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		321 0 56	321 0	<b>0</b>	0	321 0	0	0	0	<b>0</b>	0	<b>0</b>	0	0
[ 3M - 1Y [		56 43 20	56 43 20	0	0	56 43 20	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 119	0 119	0	0	0 119	0 0	0	0	0	0	0 <b>0</b>	0	0
[ 3M - 1Y [ [ 1Y - 2Y [														
2Y - 3Y     13Y - 5Y     15Y - 10Y	Croatia													
Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [	Greece													
[ 0 - 3M [ [ 3M - 1Y [														
[ 17 - 27 ]	Hungary													
f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f f10Y - more	]													
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		59	59	0	0	0	59	0	0	11	228	7 81	0	
[ 2Y - 3Y [	Ireland	59 1,457 2,037 463	59 1,457 2,037 463	0	0	1,453 2,000 463	37 0	0	0	0	0	81 0 0	0	
[3Y - 5Y [	Ireland	1,221 1,012	1,221 1,012	6	0	1,212 998 387	9 8	0	0	0	0	7 0	0	
f10Y - more Total		391 <b>6,640</b>	391 <b>6,640</b>	6	0	6,513	121	0 <b>0</b>	0	0 11	228	95	0	104



		AIB Group plc												
							As of 30/06/2018							
						Direc	ct exposures							
				On balance sl	hoot	Birc	ct exposures		Deriva	tivos		Off halas	nce sheet	
	(mln EUR)		T	On Dalance Si	ieet				Deriva	luves		OII Dalai	ice sneet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
								Delivatives mai pe		Derivatives with	. negative fan Talae			
			Total carrying amount of non-derivative financial									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	riocional amount	carrying amount	Hodonal amount			
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Italy	0 406 98	0 406 98	0	0	0 406 98	0	0	0	0	0	0	0	
[10Y - more		98 0 <b>504</b>	90 0 <b>504</b>	0	0	98 0 <b>504</b>	0	0	0	0	0	0	0	17
[ 0 - 3M [		304	307	,	ū	364	Ů	Ĭ	Ĭ	Ĭ	Ĭ	Ĭ	ŭ	
「 1Y - 2Y 「 「 2Y - 3Y 「	Latvia													
[3Y - 5Y     5Y - 10Y     10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
「 1Y - 2Y 「														
[ 2Y - 3Y [   13Y - 5Y [   5Y - 10Y [	Lithuania													
[10Y - more														
Total [ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 1Y - 2Y [	Luxembourg													
13Y - 5Y     15Y - 10Y     10Y - more														
[ 0 - 3M [														
[ 3M - 1Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Malta													
Total														
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Netherlands	111 0 0	111 0 0	0	0	111 0 0	0	0	0	0	0	0	0	
[3Y - 5Y     5Y - 10Y     10Y - more		34 0	34 0	0	0	34	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		146 0	146	0	0	146	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Poland	0 13 31	0 13 31	0	0	0 13 31	0	0	0	0	0	0	0	
15Y - 10Y     110Y - more   Total		0 44	0 44	0	0	0 44	0	0	0	0	0	0	0	2



	General govern	Ments exposures by country of  AIB Group pic	ше соинсегратту											
		AIB GIODO DIC					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	heet	Direc	ct exposures		Deriva	tives		Off balar	nce sheet	-
	(mln EUR)			On Balance 3					Deriva	ares		On bala	ice silect	-
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			-
					I	1			1		1			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets		of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Portugal													
[10Y - more														
TO - 3M														
13Y - 5Y I	Romania													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Slovakia													
[5Y - 10Y [ [10Y - more														
Total														
[ 3M - 1Y [	Slovenia													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more	Siovenia													
[ 0 - 3M [		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	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Spain	168 343 577	168 343 577	0	0	168 343 571	0	0	0	0	0	0 0	0 0	
Total		1,088	1,088	0 <b>6</b>	0	1,082	0	0	0	0	0	0	0	37
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Sweden													
[ 0 - 3M [		5 1	5 1	0	0	0	5 1	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	United Kingdom	65 0 0	65 0 0	0	0	62 0 0	4 0 0	0	0	0	0	0	0	
		2	2 1	0	0	0	2 1	0	0	0	0	0	0	
Total	L	75	75	0	0	62	14	0	0	0	0	. 0	0	11



		AIB Group plc					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Bidousiabled
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
110Y - more	Norway													
[ 0 - 3M [	Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
[ 0 - 3M [	Hong Kong													
[10Y - more Total [0 - 3M   [3M - 1Y   [11Y - 2Y   [2Y - 3Y   [3Y - 5Y   [10Y - more Total	Japan													



	General govern	ments exposures by country of  AIB Group pic	the counterparty											
		AIB GIOIDI DIC					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	hoot	<b>D</b> ii C	ct exposures		Deriva	tivos		Off hala	nce sheet	-
	(min EUR)		T	On Dalance Si	neet				Deriva	uves		OII Dala	ice sneet	_
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
								Demantes manpe		Demantes ma	negative ian value			
			Total carrying amount of									1		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
(0.2M)		,	,	0		0	1							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 11	0 11	0	0	0	0 11	0	0	0	0	39 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	U.S.	0	0	0	0	0	0	0	0 3	0	0	0	0	
[5Y - 10Y   [10Y - more Total		10 528 <b>549</b>	10 528 <b>549</b>	0	0	10 528 <b>538</b>	0	0	0	0	0	0	0	62
[ 0 - 3M [		549	549	0	0	538	12	0	3	0	0	39	0	62
TO - 3M	China													
[3Y - 5Y ] [5Y - 10Y ]	Cillia													
Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Switzerland													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1V [														
[ 3M - 1Y [	Other advanced economies													
[3Y - 5Y [ [5Y - 10Y [	non EEA													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Middle East													
[3Y - 5Y [ [5Y - 10Y [	Piludie East													
[10Y - more Total [ 0 - 3M [														
[ 0 - 3M [														
[ 2Y - 3Y [   13Y - 5Y	Latin America and the Caribbean													
Total	1													



### General governments exposures by country of the counterparty

	-	AIB Group pic												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Africa													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Others	61 51 0 89 0 50	61 51 0 89 0 50	0 0 0 0	0 0 0 0	61 51 0 89 0 50	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	
[10Y - more Total	1	0 251	0 251	0	0	0 251	0	0	0	0	0	0	0	0

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to central, recording to the exposures of the exposures to the exposures to exposure t

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



# Performing and non-performing exposures

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial
		Of which performing but past due >30	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	Of which performing but past due >30			On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing exposures	
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>			days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	15,860	0	8	0	0	3	0	15,283	0	0	0	3	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,833	0	0	0	0	0	0	9,564	0	0	0	2	0	0
Credit institutions	4,532	0	0	0	0	0	0	5,110	0	0	0	1	0	0
Other financial corporations	441	0	8	0	0	3	0	489	0	0	0	0	0	0
Non-financial corporations	54	0	0	0	0	0	0	120	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	70,471	133	10,181	7,746	624	2,719	6,680	72,146	134	7,507	7,507	492	2,404	4,691
Central banks	6,269	0	0	0	0	0	0	8,348	0	0	0	0	0	0
General governments	385	0	24	23	6	1	0	55	0	1	1	0	1	0
Credit institutions	788	0	0	0	0	0	0	988	0	0	0	0	0	0
Other financial corporations	486	0	15	9	2	8	5	583	0	36	36	6	9	4
Non-financial corporations	25,532	30	4,767	3,273	289	1,376	2,784	25,321	37	2,820	2,820	295	995	1,436
of which: small and medium-sized enterprises at amortised cost	10,751	19	2,867	1,880	180	770	1,792	10,902	28	1,648	1,648	166	581	843
Households	37,010	103	5,375	4,442	326	1,334	3,891	36,852	97	4,651	4,651	190	1,400	3,251
DEBT INSTRUMENTS other than HFT	86,332	133	10,189	7,746	624	2,722	6,680	87,430	134	7,507	7,507	495	2,404	4,691
OFF-BALANCE SHEET EXPOSURES	11,111		322	208	0	0	0	11,914		235	235	29	33	0

<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> Institutions report here collective allowances for incurrred 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>(9)</sup> 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fibralance sheet commitments are generally reported with a positive sign.



### Forborne exposures

			As of 31/12/2017			As of 30/06/2018						
	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 <sup>2</sup>		Collateral and financial	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 <sup>2</sup>		Collateral and financial		
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		
(min EUR)  Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0		
	_	-	U	_	-	U	_	·		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)	8,027	5,615	1,283	995	5,821	6,836	4,929	1,460	1,369	4,814		
Central banks	0	0	0	0	0	0	0	0	0	0		
General governments	2	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	6	6	1	1	4	6	5	1	1	4		
Non-financial corporations	2,629	2,268	493	360	1,642	1,958	1,460	482	434	1,065		
of which: small and medium-sized enterprises at amortised cost	1,765	1,512	293	198	1,161	1,238	847	285	245	732		
Households	5,390	3,341	790	634	4,175	4,873	3,465	977	934	3,745		
DEBT INSTRUMENTS other than HFT	8,027	5,615	1,283	995	5,821	6,836	4,929	1,460	1,369	4,814		
Loan commitments given	109	75	0	0	0	63	49	0	0	0		

<sup>(1)</sup> 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

To the continuous of the properties of the continuous and process please test or the continuous process please test process proc