

2018 EU-wide Stress Test

Bank Name	Allied Irish Banks Group plc
LEI Code	635400AKJBGNS5WNQL34
Country Code	IE



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,176		2,130	2,118	2,111	1,859	1,821	1,767
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	94		70	70	70	35	53	53
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	113		-556	-229	-232	-1,775	-573	-568
Profit or (-) loss for the year	1,114		230	450	443	-1,550	-168	-218
Coverage ratio: non-performing exposure (%)	28.81%	33.83%	34.31%	33.62%	33.01%	41.42%	40.21%	39.00%
Common Equity Tier 1 capital	10,767	10,754	10,958	10,955	10,957	9,266	8,747	8,087
Total Risk exposure amount (all transitional adjustments included)	51,728	51,695	52,149	52,060	51,962	52,485	53,138	54,593
Common Equity Tier 1 ratio, %	20.81%	20.80%	21.01%	21.04%	21.09%	17.65%	16.46%	14.81%
Fully loaded Common Equity Tier 1 ratio, %	17.48%	17.03%	17.21%	17.96%	18.69%	13.19%	12.64%	11.83%
Tier 1 capital	11,028	11,014	11,172	11,194	11,211	9,513	9,011	8,361
Total leverage ratio exposures	92,328	92,313	92,313	92,313	92,313	92,313	92,313	92,313
Leverage ratio, %	11.94%	11.93%	12.10%	12.13%	12.14%	10.31%	9.76%	9.06%
Fully loaded leverage ratio, %	10.30%	10.05%	10.25%	10.68%	11.10%	8.04%	7.83%	7.56%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

 $^{^1}$ Conversions not considered for CET1 computation 2 Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-IR	:B	F-I	:RB	A-:	RB	F-IRI	В	Performing	Non performing	Stock of	Of which: from non performing	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)	Norroeraulteu	Deraulteu	Norr-deradited	Deraulteu	Norruerauiteu	Derauiteu	Norr-deraulted	Defaulted					
	Central banks and central governments	0	0	9,030	0	0	0	269	0	5,097	0	0	0	-
	Institutions	0	0	10,064	0	0	0	1,828	0	5,097 789	0	0	0	-
	Corporates	0	0	11,021	716	0	0	10,198	0	10,503	1,097	472	375	34.2%
	Corporates - Of Which: Specialised Lending	0	0	358	0	0	0	290	0	319	6	0	0	3.0%
	Corporates - Of Which: SME	0	0	3,130	640	0	0	3,598	0	2,833		394	313	33.4%
	Retail	18,041	2,067 2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	
	Retail - Secured on real estate property	18,041	2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	24.0%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Allied Irish Banks Group plc	Retail - Secured on real estate property - Of Which: non-SME	18,041	2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	24.0%
	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	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	18.041	2,067	30,116	716	4,977	1,566	12,294	0	34,130	3,465	1.093	942	27.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposure	e values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-II	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	Central banks and central governments	0	0	0		0		0			0			-
	Institutions	0	0	492		0		152	0		1 0	0	0	-
	Corporates	0	0	7,057	713	0	0	6,692	0	6,63	1,065	453	360	33.8%
	Corporates - Of Which: Specialised Lending	0	0	308	0	0	0	249	0	28	5 6	0	0	3.0%
	Corporates - Of Which: SME	0	0	3,126	639	0	0	3,594	0	2,829	936	394	313	33.4%
	Retail	17,981	2,051	0	0	4,935	1,553	0	0	17,683	2,349	615	562	23.9%
	Retail - Secured on real estate property	17,981	2,051	0	0	4,935	1,553	0	0	17,68	2,349	615	562	23.9%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		0	0	0	l- I
Ireland	Retail - Secured on real estate property - Of Which: non-SME	17,981	2,051	0	0	4,935	1,553	0	0	17,68	2,349	615	562	23.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		0 0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		0	0	0	-
	Equity										0	0	0	-
	Securitisation													
	Other non-credit obligation assets										0	0	0	-
	IDD TOTAL	17 001	2.051	7 5/10	712	4 02E	1 552	6 944	٥	2/ 219	2 / 1 E	1 069	022	27.00%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20:	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	В	F-I	RB	A-:	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(4,848	0	0	0	0	0	4,78	5 0	C	(J -
	Institutions	0	(3,524	0	0	0	788	0	33	. 0	0	(j -
	Corporates	0	(407	0	0	0	415	0	38	0	0	(2.2%
	Corporates - Of Which: Specialised Lending		0	34	0	0	0	21	0	1	0	0	(j -
	Corporates - Of Which: SME	0	C	4	0	0	0	4	0		0	0	(0.0%
	Retail	28	g	0	0	26	6	0	0	2	7 10	3		3 28.2%
	Retail - Secured on real estate property	28	ğ	0	0	26	6	0	0	2	7 10	3		3 28.2%
	Retail - Secured on real estate property - Of Which: SME	0	(0	0	0	0	0	0		0	0	(j -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	28	g	0	0	26	6	0	0	2	7 10	3		3 28.2%
	Retail - Qualifying Revolving	0	(0	0	0	0	0	0		0	0	(j -
	Retail - Other Retail	0	(0	0	0	0	0	0		0	0	(j -
	Retail - Other Retail - Of Which: SME	0	(0	0	0	0	0	0		0	C	() -
	Retail - Other Retail - Of Which: non-SME	0	(0	0	0	0	0	0		0	C	() -
	Equity										0	C	() -
	Securitisation													
	Other non-credit obligation assets										0	0	() -
	IRB TOTAL	28	9	8,778	0	26	6	1,202	0	5,52	11	4	3	27.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	Fi	RB	A-	IRB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Non-defaulted Defaulted Non-defa		Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(312	0	0	(0	0	312		0	0	-
	Institutions	0		247	0	0		55		197		0	0	-
	Corporates	0		2,181	0	0		1,797	0	2,136	29	17	7 14	48.6%
	Corporates - Of Which: Specialised Lending	0		5	0	0		9	0	5	0	0	0	-
	Corporates - Of Which: SME	0	(0	0	0	(0	0	0	0	0	0	-
	Retail	9	1	0	0	4	1	0	0	9	1	0	0	16.9%
	Retail - Secured on real estate property	9	1	0	0	4	1	0	0	9	1	0	0	16.9%
	Retail - Secured on real estate property - Of Which: SME	0	(0	0	0	(0	0	0	0	0	0) -
United States	Retail - Secured on real estate property - Of Which: non-SME	9	1	0	0	4	1	0	0	9	1	0	0	16.99
	Retail - Qualifying Revolving	0	(0	0	0	(0	0	0	0	0	0) -
	Retail - Other Retail	0	(0	0	0	(0	0	0	0	0	0) -
	Retail - Other Retail - Of Which: SME	0	(0	0	0	(0	0	0	0	0	0) -
	Retail - Other Retail - Of Which: non-SME	0	(0	0	0	(0	0	0	0	0	0) -
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									0	0	0	0	-
	IRB TOTAL	9	1	2,739	0	4	1	1.852	0	2,654	30	17	14	47.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-IR	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(mln EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	F-	IRB	A-:	IRB	F-IF	В	Performing	Non performing		Of which: from	Coverage Ratio - Non performing
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Banks Gro	oup plc										
								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	RB	F-	IRB	A-	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
			- 4		- 4					exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
	Central banks and central governments													
	Institutions					1								
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
			Fynosiii	e values		1	Rick ovn	31/12/20 osure amounts	17				1	1
		A-1			IRB	A-:		F-IF	:В	Performing	Non performing	Stock of	Of which: from	Coverage Rati
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performi exposures
	(min EUR, %)													
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated 31/12/20						
			Exposur	e values			Risk expo	sure amounts						
		A-I	RB	Fil	IRB	A-1	RB	F-IR	В	Performing	Non performing	Stock of	Of which: from non performing	Coverage Ratio - Non performing
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Danies Gr	Jup pic				Restated	d					
								31/12/20						
			Exposur	e values			Risk expo	osure amounts						
		A-1	RB	F-	IRB	A-1	IRB	F-IF	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)	ivon-derauited	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted	Non-deraulted	Deraulted					
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20						
			Exposur	e values		1	Risk expo	sure amounts	<u></u>	1			1	
		A-I	RB	F-	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(min EUR, %)													1
	Central banks and central governments													
	Institutions													
	Corporates													
	Corporates - Of Which: Specialised Lending													
	Corporates - Of Which: SME													
	Retail													
	Retail - Secured on real estate property													
	Retail - Secured on real estate property - Of Which: SME													
N.A.	Retail - Secured on real estate property - Of Which: non-SME													
	Retail - Qualifying Revolving													
	Retail - Other Retail													
	Retail - Other Retail - Of Which: SME													
	Retail - Other Retail - Of Which: non-SME													
	Equity													
	Securitisation													
	Other non-credit obligation assets													
	IRB TOTAL													

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								l l	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%
	Institutions	789	0	0	0	40.0%	789	0	0	0	40.0%	789	1		0	40.0%
	Corporates	10,301	1,298	575	488	37.6%	10,125	1,475	630	548	37.1%	9,956	1,644	682	603	36.7%
	Corporates - Of Which: Specialised Lending	317	8	1	1	9.4%	314	10	2	1	12.9%	312	12	3	2	15.3%
	Corporates - Of Which: SME	2,697	1,072	480	411	38.3%	2,581		520	456		2,476	1,294	557	497	7 38.4%
	Retail	17,570	2,539	684	585	23.0%	17,405			601		17,238	2,870	713	617	7 21.5%
	Retail - Secured on real estate property	17,570	2,539	684	585	23.0%	17,405	2,703	698	601	22.2%	17,238	2,870	713	617	7 21.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	<i>i</i> -
Allied Irish Banks Group plc	Retail - Secured on real estate property - Of Which: non-SME	17,570	2,539	684	585	23.0%	17,405	2,703	698	601	22.2%	17,238	2,870	713	617	7 21.5%
	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		/ -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	33,758	3,837	1,259	1,073	28.0%	33,417	4,178	1,328	1,149	27.5%	33,080	4,515	1,395	1,221	27.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹		Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0) (-	0	0	0	0	-	0	0	0	0	-
	Institutions		. 0	() (40.0%	1	0	0	0	40.0%	1	0	0	0	40.09
	Corporates	6,48	1,218	539	9 463	38.0%	6,352	1,348	583	513	38.0%	6,232	1,469	625	558	38.0%
	Corporates - Of Which: Specialised Lending	28-			1 1	8.8%	282	9	2	1	12.2%	280	11	2	2	14.7%
	Corporates - Of Which: SME	2,693	1,072	480	411	38.3%	2,578	1,187	520	455	38.4%	2,473	1,292	557	496	38.4%
	Retail	17,51	2,518	678	3 580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Secured on real estate property	17,51	2,518	678	3 580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Secured on real estate property - Of Which: SME		0) (-	0	0	0	0	-	0	0	0	0	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	17,51	2,518	678	3 580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Qualifying Revolving		0) (-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0) (-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0) (-	0	0	0	0	-	0	0	0	0	1 -
	Retail - Other Retail - Of Which: non-SME		0) (-	0	0	0	0	-	0	0	0	0	1 -
	Equity		0) (-	0	0	0	0	-	0	0	0	0	1 -
	Securitisation															
	Other non-credit obligation assets		0) (-	0	0	0	0	-	0	0	0	0	<u>4</u> -
	IRB TOTAL	23,997	3,736	1,217	1,043	27.9%	23,703	4,030	1,275	1,108	27.5%	23,416	4,317	1,331	1,170	27.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018					31/12/20:	19				31/12/20	20	
	(-), (2), (3)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	4,786			0	0.0%	4,786	0	0		0.0%				0	0.09
	Institutions	330			0	40.0%	330	0	0	0	40.0%	330				40.09
	Corporates	380	5	2	1	26.5%	376	9	3	2	26.1%	372	13	4	3	25.89
	Corporates - Of Which: Specialised Lending	16	5 0	(0	26.0%	16	0	0	0	26.0%	16	0		0	26.09
	Corporates - Of Which: SME	-	1 0	(0	38.1%	4	1	0	0	37.7%	3	1	C	0	37.69
	Retail	26	5 11		3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.89
	Retail - Secured on real estate property	26	5 11	3	3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.89
	Retail - Secured on real estate property - Of Which: SME		0	(0	-	0	0	0	0	-	0	0	C	0	/-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	26	5 11		3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.89
	Retail - Qualifying Revolving		0		0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0		0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0		0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0	(0		0	0	0	0	-	0	0	0	0	-
	Equity	(0	(0		0	0	0	0	-	0	0	C	0	-
	Securitisation															
	Other non-credit obligation assets		0	(0	-	0	0	0	0	-	0	0		0	-
	IRB TOTAL	5,522	16		4	27.0%	5,517	21	7	5	26.4%	5,512	25	8	7	26.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	312	0	0	0	0.0%	312	0	0	0	0.0%	312	0	0		0.0%
	Institutions	197		0	0	40.0%	197	0	0	0	40.0%	197		0		40.0%
	Corporates	2,107		26	20	34.6%	2.080	85	32	26	30.2%	2,051		39	32	27.7%
	Corporates - Of Which: Specialised Lending	-/	0	0	0	22.2%	5	0	0	0	22.2%	-,	0	0	0	22.2%
	Corporates - Of Which: SME		0	0	0	39.0%	0	0	0	0	39.0%	(0	0	0	39.0%
	Retail	9	1	0	0	15.9%	9	2	0	0	15.3%	9	2	0	0	14.8%
	Retail - Secured on real estate property	9	1	0	0	15.9%	9	2	0	0	15.3%	9	2	0	0	14.8%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0		0	0	0	0		(0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	9	1	0	0	15.9%	9	2	0	0	15.3%	9	2	0	0	14.8%
	Retail - Qualifying Revolving		0	0	0		0	0	0	0	-	(0	0	0	-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-		0	0	0	-
	Retail - Other Retail - Of Which: SME	(0	0	0	-	0	0	0	0	-		0	0	0	-
	Retail - Other Retail - Of Which: non-SME	(0	0	0		0	0	0	0	-	(0	0	0	-
	Equity	(0	0	0		0	0	0	0	-	(0	0	0	-
	Securitisation															
	Other non-credit obligation assets	(0	0	0		0	0	0	0	-	(0	0	0	-
	IRB TOTAL	2,625	60	27	20	34.2%	2,598	87	33	26	29.9%	2,569	116	39	32	27.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non performing	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															4
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															4

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Baseline Scen	ario						
				31/12/2018				31/12/20	19				31/12/202	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments														
	Institutions														
	Corporates														
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail														
	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
N.A.	Retail - Secured on real estate property - Of Which: non-SME														
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Danks Gro	ир ріс					Baseline Scen	ario						
				31/12/2018					31/12/20					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/201	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	non norformina	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	ario						
				31/12/2018	3				31/12/20:	19				31/12/202	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Banks Grou	up plc												
									Baseline Scen							
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(1. D.D. V)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments															
	Institutions			1												
	Corporates			1					1							
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



								A	dverse Scenari	0						
				31/12/20:	18				31/12/2019	1				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	5.097	0	0	0	0.0%	5.097	0	0	0	0.0%	5.097	0	0		0.0%
	Institutions	789	0	0	0	40.0%	789		0	0	40.0%	788		1	0	
	Corporates	10.280	1.319	649	525	39.8%	10,008		759	620	38.9%	9,686		867	730	40.0% 38.2% 26.9%
	Corporates - Of Which: Specialised Lending	316	8	3	2	27.9%	313	11	4	3	27.3%	308		6	4	26.9%
	Corporates - Of Which: SME	2,680	1.089	543	444	40.8%	2,508	1,261	622	516	40.9%	2,312		699	597	41.0%
	Retail	17,543	2,565	903	724	28.2%	17,297		955	770	27.4%	16,990		1,010	827	26.5%
	Retail - Secured on real estate property	17,543	2,565	903	724	28.2%	17,297		955	770	27.4%	16,990			827	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0		0	0	0	0		0	0	0	0	-
Allied Irish Banks Group plc	Retail - Secured on real estate property - Of Which: non-SME	17,543	2,565	903	724	28.2%	17.297	2.812	955	770	27.4%	16,990	3.119	1.010	827	26.5%
/ mica inon banks croup pic	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	33,710	3,885	1,552	1,249	32.1%	33,191	4,404	1,714	1,390	31.6%	32,561	5,034	1.877	1,558	30.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio Non performing exposures ¹
	Central banks and central governments		0	0	0		0	0	0	0	-	0	0	0	0	-
	Institutions		1 0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.09
	Corporates	6,46	1,236	606	499	40.3%	6,266	1,434	695	578	40.3%	6,038	1,662	783	669	40.29
	Corporates - Of Which: Specialised Lending	28	1 8	3	2	28.0%	281	11	4	3	27.4%	277	15	5	4	27.19
	Corporates - Of Which: SME	2,67			444	40.8%	2,505		621	515	40.9%	2,309	1,456			41.0%
	Retail	17,48			718		17,242		947	764	27.4%	16,937	3,095			26.5%
	Retail - Secured on real estate property	17,48	7 2,545	896	718	28.2%	17,242	2,790	947	764	27.4%	16,937	3,095	1,002	820	26.5%
	Retail - Secured on real estate property - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	17,48	7 2,545	896	718	28.2%	17,242	2,790	947	764	27.4%	16,937	3,095	1,002	820	26.5%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IDD TOTAL	33 OE-	2 702	1 501	1 217	22 20%	22 E10	4 222	1 642	1 2/1	21 90/-	22 976	4 757	1 79/	1 490	21 20/

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenar	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	4,786	0	0	0	0.0%	4,786		0	0	0.0%	4,786	0	0	0	0.0%
	Institutions	330	0	0	0	40.0%	330		0	0	40.0%	330	0	0	0	40.0%
	Corporates	379	5	3	1	27.0%	373	11	5	3	26.2%	365	19	7	5	25.8%
	Corporates - Of Which: Specialised Lending	16	0	0	0	26.0%	16	0	0	0	26.0%	16	1	0	0	26.0%
	Corporates - Of Which: SME	4	0	0	0	40.6%	3	1	0	0	40.2%	3	1	1	0	40.2%
	Retail	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Secured on real estate property	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	t-
	Securitisation															1
	Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	5,521	16	8	5	30.1%	5,514	24	10	7	28.7%	5,505	32	12	9	27.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	iverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	312	U	0	0	0.0%	312		0	0	0.0%	312		0	0	0.0%
	Institutions	197	0	0	0	40.0%	197		0	0	40.0%	197		0	0	40.0%
	Corporates	2,106	59	30	20	34.4%	2,062	104	42	29	28.4%	2,006	159	54	41	25.7%
	Corporates - Of Which: Specialised Lending	5	0	0	0	22.2%	5	0	0	0	22.2%	5	0	0	0	22.2%
	Corporates - Of Which: SME	0	0	0	0	41.6%	0	0	0	0	41.6%	0	0	0	0	41.6%
	Retail	9	1	1	0	27.8%	9	2	1	0	26.6%	9	2	1	0	25.5%
	Retail - Secured on real estate property	9	1	1	0	27.8%	9	2	1	0	26.6%	9	2	1	0	25.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	9	1	1	0	27.8%	9	2	1	0	26.6%	9	2	1	0	25.5%
	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	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	2,624	61	31	21	34.2%	2,579	105	43	30	28.4%	2,523	161	55	41	25.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions			1					1							
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish						Ac	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
<u> </u>	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	120	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	
	(min EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															4
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity			1												
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															1

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Allied Irish Banks Group plc

Adverse Scenario

31/12/2018

To strong Batis

Apperforming performing exposure*

(mit Bank, strong Control banks and central governments

Institutions

Componites

Corporates of Which: Speciallord General estate property of Which: SPE

Retail - Secured on real estate property of Which: SPE

Retail - Secured on real estate property of Which: SPE

Retail - General Retail of Which: SPE

Retail - General Record on real estate property of Which: special control of the co

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	io						
				31/12/20	18				31/12/2019	9				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments															
	Institutions															
	Corporates															
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail															
	Retail - Secured on real estate property															
	Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: non-SME															
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL															



						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Courses Bodie
	(4) 770 90	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	12,442	0	209	0	1,255	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	39	0	38	0	38	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0		0.0%
	Corporates	7,866	655	7,742	553	6,856	928	358	288	31.0%
	of which: SME	2,902	325	2,827	295	2,760	467	179	141	30.2%
	Retail	4,530	409	3,249	163	4,417	522	476	340	65.1%
Allied Irish Banks Group plc	of which: SME	1,336	167	953	56	1,287	216	187	147	68.3%
ranca mon banno creap pie	Secured by mortgages on immovable property	17,490	3,332	9,687	2,613	17,121	3,700	1,334	1,205	32.6%
	of which: SME	2,389 957	783 708	2,331 1,400	714 487	2,384 692	788 733	275 404	256 388	32.5% 52.9%
	Items associated with particularly high risk	95/	/08	1,400	487	692	/33	404	388	0.0%
	Covered bonds	U	U	U	U	U	U	0	U	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU) Equity	U	0	292	0	0	0	0	0	0.0%
	Securitisation			292	U	U	U	U		0.0%
				830	14				0	0.0%
	Other exposures Standardised Total	44.941	5.113	23,447	3,830	30,380	5.883	2,573	2,220	37.7%
	Standardised Total	44,941	5,113	23,447	3,830	30,380	5,883	2,573	2,220	37.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12,411		170		1,224				0.0%
		12,411	- 0	1/0	U	1,224	U	U	- 0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2,286	536	2,224	441	1,743	679	257	228	33.6%
	of which: SME	965	249	928	216	877	336	120	103	30.5%
	Retail	4,197	382		144	4,087	492	455	327	66.4%
Ireland	of which: SME	1,335	166	953	56	1,286	215	187	147	68.3%
Irciana	Secured by mortgages on immovable property	13,993	3,022	7,272	2,379	13,671	3,344	1,186	1,083	32.4%
	of which: SME	1,344	694	1,313	631	1,344	694	224	219	31.6%
	Items associated with particularly high risk	646	569	938	407	472	590	316	302	51.1%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Other Caposition	34 000	4 517	14 600	2 202	21 107	F 106	2 212	1 040	30.00/

Standardised To

Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Rat Non perform exposures:
	Central governments or central banks	19	0	8	0	19	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0
	Corporates	5,350	101			4,887	229	88		20
	of which: SME	1,893	75			1,839	130	59	39	
	Retail	322	26	234	19	319	28	20	12	
United Kingdom	of which: SME	1	0	1	0	1	0	0	0	34
Officea Kinguom	Secured by mortgages on immovable property	3,288	261	2,241	210	3,247	302	117	94	
	of which: SME	1,009	89			1,005	94	50	37	
	Items associated with particularly high risk	224	133	332	78	220	137	84	81	59
	Covered bonds	0	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.
	Equity					0	0	0	0	0.
	Securitisation									
	Other exposures					0	0	0	0	0
	Standardised Total	9,352	521	8,226	407	8,692	697	308	233	33.



						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	re amounts					
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	12	0	31	0	12	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.09
	Public sector entities	39	0	38	0	38	0	1	0	0.0%
	Multilateral Development Banks	0	0	0		0	0	0	0	0.09
	International Organisations	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0.09
	Corporates	16		16	6	16	8	3	3	32.79
	of which: SME	10	0	10	0	10	0	0	0	0.09
	Retail	1	. 0	1	0	1	0	0	0	81.99
United States	of which: SME		0	0	0	0	0	0	0	43.19
Utilited States	Secured by mortgages on immovable property	6	5	2	3	6	5	2	2	39.7%
	of which: SME	0	0	0	0	0	0	0	0	0.09
	Items associated with particularly high risk	86	0	129	0	0	0	0	0	0.09
	Covered bonds	0	0	0	0	0	0	0	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.09
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.09
	Standardised Total	162	14	219	9	74	14	6	5	36.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

 $^{^{\}rm 1}$ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IV.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Banks Gro	oup plc						
						Restated				
						31/12/2017		Non Stock of provisions p		
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1		from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								скрозитез	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
IN.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				06.11.1	
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
n.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	e values	Risk exposu	ire amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
14.74	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Allied Irish	Banks Gr	oup plc						
						Restated				
						31/12/2017		orming Stock of provisions p		
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1		from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks									
	Regional governments or local authorities									
	Public sector entities									
	Multilateral Development Banks									
	International Organisations									
	Institutions									
	Corporates									
	of which: SME									
	Retail									
N.A.	of which: SME									
N.A.	Secured by mortgages on immovable property									
	of which: SME									
	Items associated with particularly high risk									
	Covered bonds									
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)									
	Equity									
	Securitisation									
	Other exposures									
	Standardised Total									

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Allied Irish Banks Group plc

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,255	0	0	0	40.0%	1,255	0	0	0	40.0%	1,255	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 22.2%
	Public sector entities	38	1	1	0	22.2%	37	1	1	0	22.2%	37	2	1	0	22.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 0.0% 0.0% 37.2% 36.8%
	International Organisations	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Corporates	6,724	1059	481	410	38.7%	6,605	1178	514	447	37.9%	6,490	1294			37.2%
	of which: SME	2,686	541	240		37.5%	2,622	605	259	224	37.1%	2,562	665			36.8%
	Retail	4,253	685	533		59.2%	4,087	852		472	55.4%	3,922	1017			52.9%
Allied Irish Banks Group plc	of which: SME	1,240	263	204	165	62.7%	1,192	311	215	183	58.7%	1,144	359	232	200	
Allieu Irish banks Group pic	Secured by mortgages on immovable property	16,748	4074	1,535	1,288	31.6%	16,409	4413	1,600	1,361	30.8%	16,085	4737			30.2%
	of which: SME	2,223	949	381	304	32.0%	2,082	1090	419	346	31.8%	1,952	1220		385	31.5% 51.5%
	Items associated with particularly high risk	668	757	412	397	52.4%	646	780	419	405	51.9%	625	801	427	413	51.5%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	- 0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	29,687	6576	2,962	2,500	38.0%	29,040	7224	3,123	2,685	37.2%	28,413	7850	3,285	2,861	36.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								:	aseline Scenario	•						
				31/12/2018					31/12/2019					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,224		0	0	40.0%	1,224	0		0	40.0%	1,224	0) 0	40.0%
	Regional governments or local authorities			0	0	0.0%	. 0	0		0	0.0%	. 0	0) 0	0.0%
	Public sector entities	(0	0	0.0%	0	0		0	0.0%	0	0) 0	0.0%
	Multilateral Development Banks	(0	0	0.0%	0	0		0	0.0%	0	0) 0	0.0%
	International Organisations	(0	0	0.0%	0	0		0	0.0%	0	0) 0	0.0%
	Institutions	(0	0	0.0%	0	0		0	0.0%	0	0		J 0	0.0%
	Corporates	1,687	736	284	250	34.0%	1,638	784	300	269	34.3%	1,594	828	315	5 286	34.5% 32.6%
	of which: SME	837	376	140	118	31.4%	802	411	153	132	32.1%	770	443	164	4 144	32.6%
	Retail	3,948	632	501	385	60.9%	3,804	776	549	444	57.2%	3,660	920	606	6 503	54.6% 55.8%
Ireland	of which: SME	1,239	263	204	165	62.7%	1,191	311	215	183	58.7%	1,143	358	232	2 200	55.8%
Ireland	Secured by mortgages on immovable property	13,381	3634	1,385	1,160	31.9%	13,114	3901	1,447	1,227	31.5%	12,860	4155	1,504	4 1,290	31.0%
	of which: SME	1,227	810	331		32.7%	1,123	914	370	306	33.5%	1,030	1007	403	3 343	34.0%
	Items associated with particularly high risk	452	610	323	310	50.8%	433	628	330	317	50.5%	415	646	337	7 324	50.2%
	Covered bonds	0	(0	0	0.0%	0	0	(0	0.0%	0	0		J 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	J 0	0.0%
	Collective investments undertakings (CIU)	(0	0	0.0%	0	0		0	0.0%	0	0		J 0	0.0%
	Equity	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	J 0	0.0%
	Securitisation															
	Other exposures		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	0 د	0.0% 36.7%
	Standardised Total	20.691	5612	2,492	2,104	37.5%	20,214	6089	2,626	2,257	37.1%	19,753	6550	2,761	2.403	36.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	19	0	0	0	40.0%	19	0	0	0	40.0%	19	0	0	0	40.0
	Regional governments or local authorities	0	0	C	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Institutions	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Corporates	4,815	302	183	146	48.3%	4,746		199	163		4,677				
	of which: SME	1,805	164	98	01	51.4%	1,777	192	105	92	47.9%	1,750				45.3
	Retail	295	52	31	20	38.0%	273	74	37	27	36.3%	252	95	43	33	35.2
United Kingdom	of which: SME	1	0	C	0	35.0%	1	0	0	0	35.3%	1	0	0	0	35.7
Officea Kingaom	Secured by mortgages on immovable property	3,170	378			25.9%	3,103		119	102		3,038				
	of which: SME	961	138	49		28.0%	924		49	40	22.8%	888				19.6
	Items associated with particularly high risk	216	141	84	82	58.1%	212	145	85	83	57.1%	209	148	85	83	56.2
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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	0	0	0.0
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	- 0	0.0%	0	0	0	0	0.0
	Standardised Total	8,515	873	415	346	39.6%	8,353	1035	439	375	36.2%	8,196	1193	464	403	33.8



2018 EU-wide Stress Test: Credit risk STA Allied Irish Banks Group plc

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12	0	0	0	40.0%	12	0			40.0%	12	0			40.0%
	Regional governments or local authorities	1	0	,	ň	0.0%		0	- 7) 0	0.0%	0	ň	ì	ı č	
	Public sector entities	38	1	1	ő	22.2%	37	1	ì		22.2%	37	2	1	ě	0.0% 22.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0		0	0.0%	0	0		0	0.0%
	International Organisations	0	0	0	0	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	0		0	0.0%
	Corporates	16	9	3	3	32.5%	16	9	3	3	32.4%	16	9	3	3	32.2%
	of which: SME	10	0	0	0	25.3%	10	0		0	25.2%	10	0		/ 0	25.2%
	Retail	1	0	0	0	79.8%	1	. 0		0	78.1%	1	1		/ 0	76.6%
United States	of which: SME	0	0	0	0	43.9%	0	0	(0	45.2%	0	0		0	46.4%
Utilited States	Secured by mortgages on immovable property	6	5	2	2	39.0%	6	5		2 2	38.5%	5	6		. 2	38.1%
	of which: SME	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Items associated with particularly high risk	0	0	0	0	24.4%	0	0		0	24.4%	0	0		. 0	24.4% 0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	(0	0.0%	0	0		. 0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	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	0	(0	0.0%
	Securitisation														4	
	Other exposures	0	0	0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Standardised Total	73	15	6	5	35.9%	72	16	6	6	35.2%	71	17	7	6	34.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	1						
				31/12/2018					31/12/2019					31/12/2020	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	:				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



ASTRONITY		Allied Iri	sh Banks	Group plc												
								В	aseline Scenari							
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks	_								1						
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/202	D	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/201	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															1
	of which: SME															
	Retail															
N.A.	of which: SME															
IN.A.	Secured by mortgages on immovable property															
	of which: SME															1
	Items associated with particularly high risk															1
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															1
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



ASTROATT		Allied Iri	sh Banks	Group plc												
								В	aseline Scenario	Ď						
				31/12/2018					31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment														4	
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total														4	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ва	aseline Scenario	•						
				31/12/2018					31/12/2019					31/12/202)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks				схрозатез					Схрозитез					cxposures	
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															



2018 EU-wide Stress Test: Credit risk STA Allied Irish Banks Group plc

									Adverse Scen	ario						
				31/12/201	.8				31/12/201					31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,255	0	0	0	40.0%	1,255	0	0	0	40.0%	1,255	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	38	1	1	0	22.2%	37	1	1	0	22.2%	36	2	1	1	22.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Corporates	6,680	1103	748	593	53.8%	6,423			691	50.8%	6,114	1670	983	806	48.3%
	of which: SME	2,664	563	340	275	48.8%	2,538	689	396	322	46.7%	2,391	836	449	376	45.0%
	Retail	4,244	695	670	489	70.4%	4,055	884	765	595	67.3%	3,868	1071	877	712	66.5%
Alliad Irich Panks Croup pla	of which: SME	1,237	266	235		69.2%	1,183	320		204	63.6%	1,129	374	267	223	
Allied Irish Banks Group plc	Secured by mortgages on immovable property	16,661	4161	2,051	1,662	40.0%	16,073	4748		1,815	38.2%	15,351	5470	2,391	1,992	
	of which: SME	2,192	980	510		41.3%	1,964	1208			38.8%	1,675		633	538	
	Items associated with particularly high risk	664	762	417	399	52.4%	625	800	434	414	51.7%	573	853	452	431	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation														1	
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	29,542	6721	3,888	3,144	46.8%	28,468	7795	4,299	3,515	45.1%	27,197	9066	4,704	3,941	43.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,224	C	0	0	40.0%	1,224	0	0	0	40.0%	1,224	0	0	0	40.0%
	Regional governments or local authorities	C	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Corporates	1,679				44.5%	1,606		450	371	45.5%	1,522	900	493	416	46.2%
	of which: SME	832	381	198	164	43.2%	779	434	223	187	43.1%	718	495	248	213	
	Retail	3,941					3,780					3,617				
Ireland	of which: SME	1,236				69.2%	1,182	319	248	203	63.6%	1,128		267	223	
Irciana	Secured by mortgages on immovable property	13,351		1,828		40.6%	12,973			1,615		12,535			1,761	
	of which: SME	1,219	818	455			1,087	950	516	423		951	1086	568	484	
	Items associated with particularly high risk	449	612	327	312	50.9%	421	640	342	324		389	673	356	339	
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	C	C	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardicad Total	20 645	5658	3 187	2 584	45 7%	20 004	6299	3 475	2 860	45 4%	19 287	7016	3 776	3 174	45 2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	19	0	0	0	40.0%	19	0	0	0	40.0%	19	0	0	0	40.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Corporates	4,779					4,601	516		304	58.9%	4,383		468	371	50.6%
	of which: SME	1,789		141	109		1,718			133	53.1%	1,634		198	161	48.1%
	Retail	292	55	48	35	63.9%	265	82	56	44	54.0%	242	105	62	52	49.3%
United Kingdom	of which: SME	1	0	0	0	66.7%	1	0	0	0	64.0%	1	0	0	0	62.0%
Officea Kingaom	Secured by mortgages on immovable property	3,114					2,917			164	26.0%	2,651		235	193	21.5%
	of which: SME	939			40	25.2%	844			45	17.7%	695		63	53	
	Items associated with particularly high risk	214	143	85	83	57.8%	203	154	87	84	54.9%	183	174	90	87	50.1%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	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%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	8,418	970	645	508	52.3%	8,005	1384	757	597	43.1%	7,478	1910	855	703	36.8%



2018 EU-wide Stress Test: Credit risk STA Allied Irish Banks Group plc

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions p	Of which: from non erforming exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12	C	0	(40.0%	12	2 0	0	0	40.0%	12	0	0	0	40.0%
	Regional governments or local authorities	0	0	0		0.0%		0	0	0	0.0%	0	0	0	0	0.0% 22.2%
	Public sector entities	38	1	1		22.2%	37	7 1	1	0	22.2%	36	2	1	1	22.2%
	Multilateral Development Banks	0	0	0		0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0		0.0%	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	0	0	0	0.0%
	Corporates	16	9	3	3	32.6%	16		3	3	32.4%	15	10	3	3	32.2% 32.0%
	of which: SME	10	0	0		32.0%	10	0	0	0	32.0%	9	1	0	0	32.0%
	Retail	1	0	0		82.8%	1	. 0	0	0	80.6%	1	1	0	0	78.9%
United States	of which: SME		0	0		44.0%		0	0	0	45.4%	0	0	0	0	46.7%
Utilited States	Secured by mortgages on immovable property	6	5	3	2	45.4%	5	6	3	2	44.7%	5	6	3	2	44.0%
	of which: SME	0	0	0		0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0		24.4%		0	0	0	24.4%	0	0	0	0	24.4% 0.0%
	Covered bonds	0	0	0		0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0		0.0%	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	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0		0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	73	15	7	- 6	38.3%	71	16	7	6	37.1%	70	18	7	6	35.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities														4	
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates														4	
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Allied Ir	sh Banks						Adverse Scen							
				31/12/20:	18				31/12/201					31/12/202	:0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
TAI/Ai	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
IX.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardiced Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Alliad Tri	sh Banks													
		Allieu III.	on Danks	Group p	iC .				Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Periorining	Non performing exposure1	Stock of provisions	Trom non	Coverage Ratio -
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	9				31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Irom non	Non performing
	Central governments or central banks															
	Regional governments or local authorities															
	Public sector entities															
	Multilateral Development Banks															
	International Organisations															
	Institutions															
	Corporates															
	of which: SME															
	Retail															
N.A.	of which: SME															
N.A.	Secured by mortgages on immovable property															
	of which: SME															
	Items associated with particularly high risk															
	Covered bonds															
	Claims on institutions and corporates with a ST credit assessment															
	Collective investments undertakings (CIU)															
	Equity															
	Securitisation															
	Other exposures															
	Standardised Total															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		557	557						
	Total		557	557						
	STA		0	0	0	0	0	0	0	0
REA	IRB		49	0	55	60	65	68	96	121
	Total		49	0	55	60	65	68	96	121
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amounts Allied Irish Banks Group plc

	Actual	Restated	:	Baseline scenario		l l	dverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	46,319	46,115	46,582	46,505	46,429	46,903	47,573	48,984
Risk exposure amount for securitisations and re-securitisations	49	0	55	60	65	68	96	121
Risk exposure amount other credit risk	46,270	46,115	46,527	46,445	46,364	46,836	47,477	48,864
Risk exposure amount for market risk	1,156	1,156	1,156	1,156	1,156	1,212	1,214	1,272
Risk exposure amount for operational risk	4,248	4,248	4,248	4,248	4,248	4,248	4,248	4,248
Other risk exposure amounts	5	5	5	5	5	5	5	5
Total risk exposure amount	51,728	51,524	51,991	51,914	51,838	52,369	53,039	54,510

2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	11,672	11,431	11,509	11,554	11,603	9,963	9,457	8,813
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,767	10,754	10,958	10,955	10,957	9,266	8,747	8,087
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,697	1,697	1,697	1,697	1,697	1,697	1,697	1,697
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	12,844	12,594	12,718	12,996	13,269	11,007	10,802	10,547
	A.1.3	Accumulated other comprehensive income	644	628	628	628	628	144	144	144
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,238	1,222	1,222	1,222	1,222	738	738	738
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	77	77	77	77	77	90	90	90
	A.1.3.3	Other OCI contributions	-671	-671	-671	-671	-671	-684	-684	-684
	A.1.4	Other Reserves	-2,398	-2,398	-2,398	-2,398	-2,398	-2,385	-2,385	-2,385
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-273	-273	-273	-273	-273	-14	-14	-14
	A.1.8	(-) Intangible assets (including Goodwill)	-569	-569	-569	-569	-569	-569	-569	-569
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,764	-2,764	-2,715	-2,621	-2,528	-2,851	-2,851	-2,851
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-139	-139	-139	-139	-139	-118	-118	-118
	A.1.12 A.1.13	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	U	U	U	U	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-267						
	A.1.21.1	Of which: subject to transitional arrangements		-267	-400	-380	-368	-679	-725	-710
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17 Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9		308	308	308	308	308	308	308
	A.1.21.1.2	figures as at 01/01/2018		0	131	103	86	530	595	574
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		41	39	31	26	159	179	172
	A.1.22	Transitional adjustments	1,724	1,978	2,009	1,633	1,269	2,356	2,042	1,637
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0		0	0	0
	A.1.22.3 A.1.22.3.1	Adjustments due to IFRS 9 transitional arrangements From the increased IFRS 9 ECL provisions net of EL		253 253	380	323 323	258 258	645	616	497
	A.1.22.3.1	From the increased IPRS 9 ELL provisions net of EL From the amount of DTAs that is deducted from CET1 capital		253	380	323	258	045	010	49/
	A.1.22.3.2	Promitine amount or DTIAs that is deducted from CET1 capital Other transitional adjustments to CET1 Capital	1.724	1,724	1,629	1.310	1,011	1,711	1.426	1,141
	A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary	1,724	1,724	1,629	1,310	1,011	1,711	1,426	1,141
	A.1.22.4.2	differences Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	1,557	1,557	2,029 n	1,510	1,011	1,/11	1,720	1,141
	A.1.22.4.3	CET1 instruments of financial sector entities where the institution has a significant investment Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-196	-196		•	•			
	A.1.22.4.3	or which, Transitional adjointments to CETT Capital from unrealised gamyrosses (+/-)	-196	-196						



2018 EU-wide Stress Test: Capital

Allied Irish Banks Group plc

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	260	260	213	239	254	247	265	274
	A.2.1	Additional Tier 1 Capital instruments	291	297	303	317	331	352	360	373
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-31	-37	-90	-78	-76	-105	-95	-99
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		-7	-7	-7	-7	-7	-7	-7
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,028	11,014	11,172	11,194	11,211	9,513	9,011	8,361
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	644	417	338	360	392	450	445	452
	A.4.1	Tier 2 Capital instruments	492	501	511	531	549	585	596	616
	A.4.2	Other Tier 2 Capital components and deductions	28	28	24	0	0	160	129	93
	A.4.3	Tier 2 transitional adjustments	125	-112	-197	-171	-157	-295	-279	-257
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-54	-69	-60	-48	-148	-147	-121
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	51,728	51,524	51,991	51,914	51,838	52,369	53,039	54,510
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		171	158	146	124	116	98	83
	C.1	Common Equity Tier 1 Capital ratio	20.81%	20.80%	21.01%	21.04%	21.09%	17.65%	16.46%	14.81%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	21.32%	21.31%	21.42%	21.50%	21.58%	18.13%	16.96%	15.32%
	C.3	Total Capital ratio	22.56%	22.11%	22.07%	22.19%	22.33%	18.98%	17.80%	16.14%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	9,043	8,777	8,949	9,322	9,688	6,910	6,705	6,450
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	9,334	9,074	9,253	9,639	10,019	7,262	7,065	6,822
	D.3	TOTAL CAPITAL (fully loaded)	9,853	9,603	9,787	10,170	10,568	8,006	7,790	7,532
	E.1	Common Equity Tier 1 Capital ratio	17.48%	17.03%	17.21%	17.96%	18.69%	13.19%	12.64%	11.83%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	18.04%	17.61%	17.80%	18.57%	19.33%	13.87%	13.32%	12.52%
	E.3	Total Capital ratio	19.05%	18.64%	18.83%	19.59%	20.39%	15.29%	14.69%	13.82%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)			0	0	0	0	0	0
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	92,328	92,313	92,313	92,313	92,313	92,313	92,313	92,313
	H.2	Total leverage ratio exposures (fully loaded)	90,593	90,281	90,281	90,281	90,281	90,281	90,281	90,281
	H.3	Leverage ratio (transitional)	11.94%	11.93%	12.10%	12.13%	12.14%	10.31%	9.76%	9.06%
	H.4	Leverage ratio (fully loaded)	10.30%	10.05%	10.25%	10.68%	11.10%	8.04%	7.83%	7.56%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.00%	0.00%	0.00%	0.50%	1.00%	0.00%	0.50%	1.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
requirements (%)	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	1.25%	1.25%	1.88%	3.00%	3.50%	1.88%	3.00%	3.50%
(1) Conversions not considered for CET1 com		Contonico duries	1.25%	1.25%	1.68%	3.00%	3.50%	1.68%	3.00%	3.50%

(2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,176	2,130	2,118	2,111	1,859	1,821	1,767
Interest income	2,718	2,556	2,579	2,662	2,638	2,814	2,884
Interest expense	-542	-426	-461	-551	-780	-992	-1,117
Dividend income	28	28	28	28	21	21	21
Net fee and commission income	391	391	391	391	332	332	332
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	94	70	70	70	35	53	53
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-41		
Other operating income not listed above, net	312	0	0	0	4	0	0
Total operating income, net	3,001	2,620	2,607	2,600	2,210	2,228	2,173
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	113	-556	-229	-232	-1,775	-573	-568
Other income and expenses not listed above, net	-1,808	-1,735	-1,735	-1,735	-1,985	-1,823	-1,823
Profit or (-) loss before tax from continuing operations	1,306	329	643	633	-1,550	-168	-218
Tax expenses or (-) income related to profit or loss from continuing operations	-192	-99	-193	-190	0	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,114	230	450	443	-1,550	-168	-218
Amount of dividends paid and minority interests after MDA-related adjustments	326	106	172	170	37	37	37
Attributable to owners of the parent net of estimated dividends	788	124	278	273	-1,587	-205	-255
Memo row: Impact of one-off adjustments		102	102	102	102	102	102
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
		Gross carrying amount			Accumulated imp accumulated cha to credit risk and	Collaterals and financial		
		Of which performing	Of which no	n-performing	On performing	On non-performing	guarantees received on non- performing	
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	15,860	0	8	0	0	3	0	
Central banks	0	0	0	0	0	0	0	
General governments	10,833	0	0	0	0	0	0	
Credit institutions	4,532	0	0	0	0	0	0	
Other financial corporations	441	0	8	0	0	3	0	
Non-financial corporations	54	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	
Central banks	6,269	0	0	0	0	0	0	
General governments	385	0	24	23	6	1	0	
Credit institutions	788	0	0	0	0	0	0	
Other financial corporations	486	0	15	9	2	8	5	
Non-financial corporations	25,532	30	4,767	3,273	289	1,376	2,784	
Households	37,010	103	5,375	4,442	326	1,334	3,891	
DEBT INSTRUMENTS other than HFT	86,331	133	10,189	7,746	624	2,722	6,680	
OFF-BALANCE SHEET EXPOSURES	11,111		322	208	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)

³ 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)



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

	Actual					
	31/12/2017					
	Gross carrying amount of exposures with forbearance measures		Accumulated impair changes in fair value and provisions for ex forbearance measure	Collateral and financial guarantees received on exposures with forbearance		
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	8,027	5,615	1,283	995	5,821	
Central banks	0	0	0	0	0	
General governments	2	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	6	6	1	1	4	
Non-financial corporations	2,629	2,268	493	360	1,642	
Households	5,390	3,341	790	634	4,175	
DEBT INSTRUMENTS other than HFT	8,027	5,615	1,283	995	5,821	
Loan commitments given	109	75	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