



## 2021 EU-wide Transparency Exercise

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

## 2021 EU-wide Transparency Exercise

### Key Metrics

AIB Group plc

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	10,285	10,046	9,767	9,845	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,312	9,251	9,028	9,125	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	11,400	11,162	10,882	10,961	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,427	10,366	10,143	10,240	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	12,918	12,680	12,404	12,483	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,053	12,016	11,797	11,886	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	49,520	53,036	52,958	51,136	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	48,917	52,580	52,514	50,723	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.77%	18.94%	18.44%	19.25%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.04%	17.59%	17.19%	17.99%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	23.02%	21.05%	20.55%	21.43%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.32%	19.72%	19.31%	20.19%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	26.09%	23.91%	23.42%	24.41%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.64%	22.85%	22.46%	23.43%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	111,449	113,344	115,783	126,522	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	10.23%	9.85%	9.40%	8.66%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

AIB Group plc

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,400	11,162	10,882	10,961	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,347	9,299	9,343	9,431	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	111,449	113,344	115,783	126,522	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	109,306	111,378	114,122	124,845	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.2%	9.8%	9.4%	8.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.6%	8.3%	8.2%	7.6%	[A.2]/[B.2]	

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Capital  
AIB Group plc

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	12,918	12,680	12,404	12,483	C 01.00 (910), (911)	Articles 4(1)(8) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,285	10,046	9,767	9,845	C 01.00 (910), (911)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,696	1,696	1,696	1,696	C 01.00 (910), (911)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,097	12,944	12,921	13,022	C 01.00 (913), (914)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	124	159	49	-31	C 01.00 (918), (919)	Articles 4(1)(5), 26(1) point (d) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-2,461	-2,499	-2,493	-2,489	C 01.00 (920), (921)	Articles 4(1)(7) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (925), (926)	Articles 4(1)(2), 26(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (929), (930)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-596	-570	-406	-361	C 01.00 (925), (926)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-820	-485	-521	-506	C 01.00 (938), (939) + C 01.00 (948), (949)	Articles 4(1)(3), 36(1) point (b) and 37 of CRR, Articles 4(1)(5), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,759	-2,721	-2,721	-2,753	C 01.00 (937), (938)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (938), (939)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-50	-22	-31	-21	C 01.00 (939), (940)	Articles 4(1)(6), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (940), (941)	Articles 4(1)(2), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (944), (945)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (940), (941) + C 01.00 (946), (947) + C 01.00 (947), (948) + C 01.00 (947), (948)	Articles 4(1)(6), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR, Articles 36(1) point (b) (ii) and 37(2) of CRR, Articles 36(1) point (b) (ii) and 133(8) of CRR and Articles 36(1) point (b) (ii) and 133(8) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (946), (947)	Articles 36(1) point (a) (i), 24(1) point (b), 24(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (948), (949)	Articles 4(2)(7), 36(1) point (b), 43 to 46, 49(2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (949), (950)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (950), (951)	Articles 4(2)(7), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (954), (955)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (955), (956)	Article 36(1) point (a) and Article 43 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (954), (955)	Article 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (955), (956)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-317	-254	-243	C 01.00 (954), (955)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-13	0	C 01.00 (956), (957)	-
	A.1.21	Transitional adjustments	2,053	1,863	1,539	1,530	GAZ (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (920), (921)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (946), (947)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	2,053	1,863	1,539	1,530	C 01.00 (920), (921)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,115	1,115	1,115	1,115	C 01.00 (938), (939)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,115	1,115	1,115	1,115	C 01.00 (946), (947) + C 01.00 (947), (948)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (970), (971)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971) + C 01.00 (974), (975) + C 01.00 (974), (975) + C 01.00 (974), (975)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (968), (969) + C 01.00 (968), (969) + C 01.00 (970), (971)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,400	11,162	10,882	10,961	C 01.00 (910), (911)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,518	1,519	1,522	1,522	C 01.00 (970), (971)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,522	1,523	1,526	1,526	C 01.00 (970), (971) + C 01.00 (968), (969)	
	A.4.2	Other Tier 2 Capital components and deductions	108	131	132	123	C 01.00 (968), (969) + C 01.00 (970), (971) + C 01.00 (970), (971) + C 01.00 (974), (975) + C 01.00 (974), (975) + C 01.00 (974), (975)	
	A.4.3	Tier 2 transitional adjustments	-112	-135	-136	-127	C 01.00 (980), (981) + C 01.00 (980), (981) + C 01.00 (980), (981)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	49,520	53,036	52,958	51,134	C 02.00 (910), (911)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	604	457	444	413	C 05.01 (910), (911)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.77%	18.94%	18.44%	19.25%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.02%	21.05%	20.55%	21.43%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	26.09%	23.91%	23.42%	24.41%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,232	8,183	8,227	8,315	1A.3.A.1.13 + A.3.2.1 + MIN(A.3.2.1 + A.3.2.2 + A.3.2.3 + A.3.2.4 + MIN(A.4.1 + A.4.2 + A.4.3 + A.4.4))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.63%	15.56%	15.67%	16.39%	(B.1)/(D*B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	973	796	739	720	C 05.01 (946), (947)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (946), (947)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-108	-131	-132	-123	C 05.01 (946), (947)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	604	457	444	413	C 05.01 (946), (947)	

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

## 2021 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

AIB Group plc

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	42,585	46,293	46,614	44,422	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	25,058	24,827	25,040	24,450	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	13,186	15,733	16,249	14,760	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	4,331	5,727	5,318	5,206	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	932	748	727	1,083	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	115	114	102	137	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	759	766	867	814	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	444	429	346	378	C 02.00 (R520, c010)
Of which the standardised approach	444	429	346	378	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	4,686	4,686	4,303	4,303	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	4,686	4,686	4,303	4,303	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	49,520	53,036	52,958	51,136	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in "Counterparty Credit Risk (CCR, excluding CVA)". They are instead reported in the "Credit Risk (excluding CCR and Securitisations)" section.

## 2021 EU-wide Transparency Exercise

P&L  
AIB Group plc

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	1,615	2,127	496	1,010
Of which debt securities income	164	208	42	82
Of which loans and advances income	1,385	1,821	421	843
Interest expenses	186	255	63	129
(Of which deposits expenses)	50	61	9	17
(Of which debt securities issued expenses)	122	158	30	58
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	25	26	0	1
Net Fee and commission income	277	380	100	205
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	26	41	-6	10
Gains or (-) losses on financial assets and liabilities held for trading, net	-40	-30	15	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	74	86	37	70
Gains or (-) losses from hedge accounting, net	-19	-20	3	-8
Exchange differences (gain or (-) loss), net	2	0	-1	-1
Net other operating income / (expenses)	7	10	1	1
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,780</b>	<b>2,366</b>	<b>581</b>	<b>1,164</b>
(Administrative expenses)	1,011	1,481	319	745
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	21
(Depreciation)	200	269	67	135
Modification gains or (-) losses, net	-8	-8	0	0
(Provisions or (-) reversal of provisions)	114	95	68	41
(Payment commitments to resolution funds and deposit guarantee schemes)	51	56	55	39
(Commitments and guarantees given)	64	39	13	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-3	0	0
Of which restructuring <sup>2</sup>	0	28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,251	1,420	37	-105
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	1,251	1,420	37	-105
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	36	0	41
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	10	15	3	6
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-794	-929	93	292
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-608	-739	78	274
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-608</b>	<b>-739</b>	<b>78</b>	<b>274</b>
Of which attributable to owners of the parent	-626	-768	77	273

<sup>1</sup> Information available only as of end of the year<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

## 2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

AIB Group plc

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	22,958				26,260				27,408				39,753				IAS 1.54 (i)	
Financial assets held for trading	758	0	278	480	649	0	160	489	564	0	159	405	499	0	103	396	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	433	44	0	389	276	24	0	252	480	25	0	455	516	25	0	491	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	16,180	15,814	366	0	15,789	15,714	75	0	15,566	15,443	107	16	12,450	12,382	68	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	61,865				61,659				62,714				64,350				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	879	0	879	0	774	0	774	0	615	0	615	0	515	0	515	0	IFRS 9.6.2.1; Annex V.Part 1.2.2; Annex V.Part 1.2.6	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	4,980				4,945				5,214				4,784					
TOTAL ASSETS	108,053				110,352				112,561				122,867				IAS 1.9(a), IFRS 6	

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

(m€ EUR)		As of 30/09/2020							As of 31/12/2020							As of 31/03/2021							As of 30/06/2021							References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>							
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets								
Financial assets at fair value through other comprehensive income	Debt securities	16,177	5	0	-2	0	0	15,791	0	0	-2	0	0	15,568	0	0	-2	0	0	12,421	31	0	-2	0	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)				
Financial assets at amortised cost	Debt securities	3,496	20	0	0	0	0	3,617	5	0	-1	0	0	3,782	5	0	-1	0	0	3,883	0	0	-1	0	0	Annex V.Part 1.31, 44(b)				
	Loans and advances	46,408	10,462	3,894	-420	-758	-1,237	46,839	9,432	4,278	-280	-846	-1,383	48,512	9,070	3,604	-283	-877	-1,099	51,208	7,791	3,398	-284	-779	-977	Annex V.Part 1.32, 44(a)				

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

AIB Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	665	646	664	540	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	91,244	94,129	96,126	106,582	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	587	554	574	508	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	434	464	460	536	IAS 37.10; IAS 1.54(l)
Tax liabilities	60	41	43	52	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,168	1,095	1,304	1,170	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	94,157	96,930	99,171	109,388	IAS 1.9(b); IG 6
TOTAL EQUITY	13,895	13,422	13,390	13,479	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	108,053	110,352	112,561	122,867	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2021 EU-wide Transparency Exercise

### Breakdown of liabilities

AIB Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		1,252	1,201	1,238	1,048	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	4,274	4,273	4,283	10,273	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,177	1,224	1,228	1,250	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	916	985	1,019	1,042	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	802	811	718	606	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	590	516	458	373	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,237	3,365	3,740	3,662	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,851	2,853	3,180	3,330	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	26,534	28,572	28,620	30,862	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	24,589	26,712	27,283	29,603	ECB/2013/33 Annex 2.Part 2.9.1
	Households	46,920	48,441	50,527	52,231	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	36,354	38,114	42,785	44,519	Annex V.Part 1.42(f), 44(c)
Debt securities issued		7,908	7,061	6,638	7,343	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		2,332	1,558	1,571	1,562	Annex V.Part 1.37
Other financial liabilities		393	381	371	356	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		92,496	95,330	97,363	107,630	

## 2021 EU-wide Transparency Exercise

Market Risk

AIB Group plc

(min EUR)	SA		IM											IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE				
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020											As of 31/12/2020												
Traded Debt Instruments	444	429	0	0	0	0							0	0	0	0									
Of which: General risk	262	271	0	0	0	0							0	0	0	0									
Of which: Specific risk	178	156	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	444	429	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
As of 31/03/2021	As of 30/06/2021	As of 31/03/2021											As of 30/06/2021												
Traded Debt Instruments	345	378	0	0	0	0							0	0	0	0									
Of which: General risk	243	299	0	0	0	0							0	0	0	0									
Of which: Specific risk	97	76	0	0	0	0							0	0	0	0									
Equities	0	0	0	0	0	0							0	0	0	0									
Of which: General risk	0	0	0	0	0	0							0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0									
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0									
Commodities risk	0	0	0	0	0	0							0	0	0	0									
Total	346	378	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(m EUR, %)									
Consolidated data	Central governments or central banks	24,905	25,146	127		27,173	27,546	137	
	Regional governments or local authorities	289	0	0		289	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,300	1,300	26		1,065	1,065	21	
	Corporates	5,666	7,217	7,099		5,666	9,857	7,174	6,946
	of which: SME	4,663	3,573	3,454		4,632	3,457	3,395	
	Retail	8,512	4,912	3,594		8,838	4,394	3,242	
	of which: SME	2,388	1,357	995		2,252	1,395	767	
	Secured by mortgages on immovable property	17,041	35,065	8,810		17,085	16,195	8,675	
	of which: SME	2,653	2,633	2,597		2,687	2,742	2,697	
	Exposures in default	2,471	1,579	1,874	834	2,838	1,888	2,331	903
	Items associated with particularly high risk	1,752	1,277	1,912		1,533	1,077	1,613	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	261	261	435		246	246	427	
	Other exposures	3,380	3,380	1,715		3,650	3,650	1,931	
	Standardised Total <sup>4</sup>	69,977	66,914	25,509	1,625	72,548	63,359	25,219	1,531

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(m EUR, %)									
IRELAND	Central governments or central banks	24,857	25,098	107		27,120	27,177	107	
	Regional governments or local authorities	289	0	0		289	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	312	312	7		246	246	7	
	Corporates	2,940	1,812	1,575		3,030	1,505	1,427	
	of which: SME	1,466	886	850		1,520	869	797	
	Retail	8,289	4,467	3,311		8,149	4,350	3,052	
	of which: SME	2,312	1,317	983		2,166	1,267	755	
	Secured by mortgages on immovable property	12,357	32,762	6,415		12,114	11,634	6,714	
	of which: SME	1,834	1,749	1,740		2,082	1,954	1,957	
	Exposures in default	2,103	1,319	1,536	754	2,118	1,320	1,579	717
	Items associated with particularly high risk	1,288	910	1,383		1,257	863	1,295	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	228	228	279		222	222	286	
	Other exposures	3,218	3,218	1,625		3,681	3,681	1,876	
	Standardised Total <sup>4</sup>	69,977	66,914	25,509	1,625	72,548	63,359	25,219	1,531

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	43	259	11		48	329	20	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,414	5,788	5,252		6,540	5,558	5,151	
	of which: SME	3,173	2,665	2,582		3,080	2,558	2,375	
	Retail	601	224	165		645	240	182	
	of which: SME	75	29	12		85	21	12	
	Secured by mortgages on immovable property	3,256	2,893	2,025		3,120	2,751	1,892	
	of which: SME	724	699	673		724	786	673	
	Exposures in default	356	251	324	79	533	379	501	129
	Items associated with particularly high risk	266	198	283		246	181	274	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	56		24	24	61	
	Other exposures	170	170	77		162	162	68	
	Standardised Total <sup>4</sup>	69,977	66,914	25,509	1,625	72,548	63,359	25,219	1,531

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(m EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	948	948	19		725	725	14	
	Corporates	79	52	52		78	58	58	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		4	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	92	57	57		92	68	68	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>4</sup>	69,977	66,914	25,509	1,625	72,548	63,359	25,219	1,531

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(m EUR, %)									
UNITED STATES	Central governments or central banks	5	1	1		6	6	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	19	16	16		7	6	6	
	of which: SME	7	6	6		7	6	6	
	Retail	8	1	1		9	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	177	177	265		31	31	46	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	5	5	5		4	4	4	
	Standardised Total <sup>4</sup>	69,977	66,914	25,509	1,625	72,548	63,359	25,219	1,531

<sup>(1)</sup> Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(2)</sup> Exposure value, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).<sup>(3)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

AIB Group plc

<sup>(2)</sup> Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

<sup>(2)</sup> Total value adjustments and provisions are country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures. Additional valuation adjustments (AVA) and other own funds reduction exposures, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reduction exposures, but includes general credit risk adjustments.

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

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	28,261	28,779	189		37,931	38,569	141	
	Regional governments or local authorities	289	0	0		299	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,008	1,008	20		1,555	1,555	31	
	Corporates	10,235	7,530	7,288		9,726	7,205	6,814	
	of which: SME	4,715	3,540	3,228		4,288	3,299	2,988	
	Retail	8,888	4,427	3,105		8,938	4,357	3,035	
	of which: SME	2,482	1,280	786		2,930	1,491	882	
	Secured by mortgages on immovable property	17,353	16,395	8,881		17,236	16,262	8,836	
	of which: SME	2,972	2,851	2,756		3,488	2,741	2,655	
	Exposures in default	2,551	1,737	2,180	738	2,563	1,790	2,277	694
	Items associated with particularly high risk	1,474	1,042	1,564		1,664	1,199	1,799	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 4Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	251	251	437		208	208	463	
	Other exposures	3,180	3,100	1,755		3,011	3,011	1,355	
	Standardised Total <sup>3</sup>	73,479	64,393	25,381	1,376	83,212	74,238	24,981	1,261

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	28,209	28,118	111		37,539	38,090	98	
	Regional governments or local authorities	289	0	0		296	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	382	382	0		515	515	11	
	Corporates	3,112	1,799	1,694		2,538	1,386	1,270	
	of which: SME	1,411	811	730		1,040	661	571	
	Retail	8,145	4,172	2,911		8,294	4,120	2,862	
	Secured by mortgages on immovable property	2,375	1,330	780		2,730	1,404	808	
	of which: SME	13,885	11,887	6,721		13,948	12,266	6,966	
	Exposures in default	2,128	2,000	1,993	654	1,874	1,806	1,778	
	Items associated with particularly high risk	1,913	1,272	1,564		1,732	1,121	1,338	572
	Covered bonds	1,175	800	1,216		1,321	936	1,404	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	228	228	475		208	208	463	
	Other exposures	2,046	2,046	1,887		2,721	2,721	1,611	
	Standardised Total <sup>3</sup>				1,836				948

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	46	389	22		55	403	26	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,961	5,553	5,297		6,838	5,513	5,238	
	of which: SME	3,245	2,672	2,443		3,194	2,591	2,333	
	Retail	679	224	186		633	226	184	
	Secured by mortgages on immovable property	187	28	178		178	36	24	
	of which: SME	3,485	3,082	1,916		3,311	2,977	1,982	
	Exposures in default	897	780	728		962	814	712	
	Items associated with particularly high risk	605	439	582	127	634	488	672	107
	Covered bonds	233	388	278		244	177	177	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	25	25	63		28	28	68	
	Other exposures	128	128	63		288	288	100	
	Standardised Total <sup>3</sup>				325				290

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	706	706	14		1,040	1,040	21	
	Corporates	108	76	76		109	78	78	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		1	1	1	
	Secured by mortgages on immovable property	92	67	67		93	69	68	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>3</sup>				2				1

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	7	7	16		7	7	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	12	12	12		22	19	18	
	of which: SME	7	7	10		10	8	8	
	Retail	8	1	1		9	2	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		58	53	21	
	Exposures in default	0	0	0	0	3	3	3	
	Items associated with particularly high risk	47	47	70		81	79	118	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a 5Y credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>3</sup>				1				2

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

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

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

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

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

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA6) and other own funds reduction exposures, but includes general credit risk adjustments

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

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVA) and other own funds reduction exposures, but includes general credit risk adjustments.

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

AIB Group plc

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	8,465	0	8,504	47	0	8,569	0	8,538	48	0
	Institutions	16,876	0	16,851	2,158	0	14,213	0	13,837	2,024	0
	Corporates	15,504	511	13,774	11,471	0	14,857	572	13,125	14,017	0
	Corporates - Of Which: Specialised Lending	1,204	0	1,045	798	0	1,204	0	1,230	899	0
	Corporates - Of Which: SME	3,620	330	3,119	2,394	0	3,520	378	2,990	3,258	0
	Retail	18,766	1,085	18,619	4,331	818	18,767	1,058	18,586	5,727	750
	Retail - Secured on real estate property	18,766	1,085	18,619	4,331	818	18,767	1,058	18,586	5,727	750
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>					18,017					31,822	

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	192	0	330	40	0	140	0	420	34	0
	Corporates	9,808	385	8,159	7,184	0	9,644	509	8,011	8,227	0
	Corporates - Of Which: Specialised Lending	773	0	746	569	0	2	826	771	518	0
	Corporates - Of Which: SME	3,610	330	3,110	2,963	0	273	3,003	378	2,979	3,245
	Retail	18,742	1,077	18,595	4,316	813	338	18,764	1,051	18,563	5,713
	Retail - Secured on real estate property	18,742	1,077	18,595	4,316	813	338	18,764	1,051	18,563	5,713
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	5,556	0	5,556	0	0	5,500	0	5,500	0	0
	Institutions	4,436	0	4,425	590	0	4,942	0	4,632	560	0
	Corporates	770	56	721	532	0	20	804	44	746	651
	Corporates - Of Which: Specialised Lending	185	0	167	131	0	1	278	0	241	162
	Corporates - Of Which: SME	10	0	8	10	0	2	17	11	14	0
	Retail	13	5	13	8	3	2	13	5	13	9
	Retail - Secured on real estate property	13	5	13	8	3	2	13	5	13	9
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	275	0	289	0	0	264	0	275	0	0
	Institutions	5,842	0	5,832	439	0	4,370	0	4,067	344	0
	Corporates	509	0	493	364	0	462	2	407	484	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(m EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions
				Of which: defaulted	Of which: defaulted				Of which: defaulted	Of which: defaulted	
UNITED STATES	Central banks and central governments	507	0	507	0	0	447	0	447	0	0
	Institutions	171	0	170	69	0	178	0	178	66	0
	Corporates	2,666	39	2,658	1,956	0	79	2,250	5	2,242	2,754
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	2	0	2	0	2	1	0
	Retail - Secured on real estate property	2	0	2	2	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total											

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

## 2021 EU-wide Transparency Exercise

## Credit Risk - IRB Approach

AIB Group plc

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted			
SPAIN	(m EUR, %)												
	Central banks and central governments	963	0	963	33	0	0	0	0	932	0	924	31
	Institutions	125	0	125	63	0	0	0	0	140	0	136	65
	Corporates	189	5	188	190	0	7	172	0	171	228	0	12
	Corporates - Of Which: Specialised Lending	16	0	15	10	0	0	15	0	15	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted			
CANADA	(m EUR, %)												
	Central banks and central governments	210	0	210	0	0	0	0	0	331	0	331	0
	Institutions	1,121	0	1,118	194	0	0	1,123	0	1,122	196	0	0
	Corporates	135	0	133	99	0	1	131	0	131	147	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted			
Country of Counterpart 7	(m EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted			
Country of Counterpart 8	(m EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>		Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>		Exposure Value <sup>2</sup>	
		Of which: defaulted				Of which: defaulted				Of which: defaulted			
Country of Counterpart 9	(m EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity		0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2020						As of 31/12/2020					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: off-balance	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Of which: off-balance		
												Of which: defaulted	Of which: defaulted
(see IRB, %)		0	0	0	0	0	0	0	0	0	0		
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0		
	Corporates	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0		
	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		
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0		
IRB Total													



		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
Consolidated data	(mb EUR, %)												
	Central banks and central governments	5,864	0	9,211	48	0	0	5,640	0	10,023	62	0	0
	Institutions	15,957	0	15,688	2,383	0	0	15,599	0	15,340	1,986	0	1
	Corporates	15,231	608	13,405	14,205	0	721	15,375	584	13,499	13,244	0	971
	Corporates - Of Which: Specialised Lending	1,450	0	1,394	1,021	0	4	1,477	0	1,382	986	0	2
	Corporates - Of Which: SME	3,250	385	2,794	2,997	0	278	2,856	389	2,313	2,481	0	188
	Retail	18,442	780	18,197	5,318	571	259	18,640	753	18,366	5,206	537	248
	Retail - Secured on real estate property	18,442	780	18,197	5,318	571	259	18,640	753	18,366	5,206	537	248
	Retail - Secured on real estate property - Of Which: SME	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 - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total			21,960						20,524			

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
IRELAND	(mb EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	59	0	0	0
	Institutions	123	0	757	43	0	0	129	0	125	43	0	0
	Corporates	9,723	535	8,051	8,245	0	564	9,848	539	8,120	7,372	0	526
	Corporates - Of Which: Specialised Lending	0	0	831	424	0	3	802	0	802	356	0	1
	Corporates - Of Which: SME	3,235	385	2,752	2,982	0	276	2,852	389	2,301	2,486	0	188
	Retail	18,425	776	18,180	5,309	568	258	18,585	748	18,311	5,183	533	247
	Retail - Secured on real estate property	18,425	776	18,180	5,309	568	258	18,585	748	18,311	5,183	533	247
	Retail - Secured on real estate property - Of Which: SME	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 - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(mb EUR, %)												
	Central banks and central governments	5,853	0	5,853	0	0	0	5,784	0	5,784	0	0	0
	Institutions	5,853	0	5,502	877	0	0	5,407	0	6,458	691	0	0
	Corporates	529	54	784	697	0	24	713	28	670	561	0	10
	Corporates - Of Which: Specialised Lending	285	0	250	166	0	1	304	0	271	190	0	0
	Corporates - Of Which: SME	12	0	10	12	0	0	5	0	6	0	0	0
	Retail	10	3	10	6	2	1	25	3	25	12	2	1
	Retail - Secured on real estate property	10	3	10	6	2	1	25	3	25	12	2	1
	Retail - Secured on real estate property - Of Which: SME	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 - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
FRANCE	(mb EUR, %)												
	Central banks and central governments	156	0	375	0	0	0	304	0	311	0	0	0
	Institutions	3,638	0	3,382	363	0	0	3,949	0	3,672	333	0	0
	Corporates	523	2	502	490	0	3	544	0	516	505	0	7
	Corporates - Of Which: Specialised Lending	44	0	44	17	0	0	44	0	44	17	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - 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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

		IRB Approach											
		As of 31/03/2021						As of 30/06/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted			
UNITED STATES	(mb EUR, %)												
	Central banks and central governments	330	0	330	0	0	0	342	0	342	0	0	0
	Institutions	187	0	188	70	0	0	142	0	141	60	0	0
	Corporates	2,283	5	2,369	2,782	0	55	2,360	5	2,333	2,895	0	54
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1	0	1	0	0	0	5	0	5	6	0	0
	Retail	1	0	1	1	0	0	10	0	10	4	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	10	0	10	4	0	0
	Retail - Secured on real estate property - Of Which: SME	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 - Qualifying Revolving	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
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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



[illegible]



**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

AIB Group plc

As of 31/12/2020

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
10 - 3M f	Lithuania														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f	10	10	10	10	10	10	10	10	10	10	10	10	10	10	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	10	10	0	0	10	0	0	0	0	0	0	0	0	0	
10 - 3M f	Malta														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Netherlands														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		13	13	0	0	13	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		18	18	0	0	18	0	0	0	0	0	0	0	0	
3Y - 5Y f		42	42	0	0	42	0	0	0	0	0	0	0	0	
5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	73	73	0	0	73	0	0	0	0	0	0	0	0	2	
10 - 3M f	Portugal														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Romania														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f	9	9	0	0	9	0	0	0	0	0	0	0	0	0	
10Y - more	20	20	0	0	20	0	0	0	0	0	0	0	0	0	
Total	29	29	0	0	29	0	0	0	0	0	0	0	0	1	
10 - 3M f	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f	12	12	0	0	12	0	0	0	0	0	0	0	0	0	
10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	12	12	0	0	12	0	0	0	0	0	0	0	0	0	

[illegible]

[illegible]

**2021 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

AIB Group plc

As of 31/12/2020

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Africa													
Total														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Others	61 24 0 0 49 76 0	61 24 0 0 49 76 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	61 24 0 0 49 76 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
Total			210	210	0	0	210	0	0	0	0	0	0	0

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

(5) Residual countries not reported separately in the Transparency exercise

**Regions:**

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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



[illegible]

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

**2021 EU-wide Transparency Exercise**  
General governments exposures by country of the counterparty

AIB Group plc

As of 30/06/2021

(mln EUR)		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more															
Total															
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		48	48	0	0	48	0	0	0	0	0	0	0		
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 5Y - 10Y ]	74	74	0	0	48	26	0	0	0	0	0	0	0		
[ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		122	122	0	0	96	26	0	0	0	0	0	0	0	

**Notes and definitions**

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

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

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

**2021 EU-wide Transparency Exercise**  
**Performing and non-performing exposures**  
AIB Group plc

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>			On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	22,429	0	0	0	0	0	0	0	0	0	25,642	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	19,698	0	0	0	0	3	0	0	0	0	19,413	0	0	0	0	3	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,640	0	0	0	0	1	0	0	0	0	10,205	0	0	0	0	1	0	0	0	0
Credit institutions	7,236	0	0	0	0	1	0	0	0	0	7,198	0	0	0	0	1	0	0	0	0
Other financial corporations	1,258	0	0	0	0	0	0	0	0	0	1,373	0	0	0	0	1	0	0	0	0
Non-financial corporations	564	0	0	0	0	0	0	0	0	0	637	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	60,840	69	3,999	3,999	3,894	1,148	1,267	1,237	2,235	60,624	116	4,378	4,378	4,278	1,103	1,407	1,383	2,479		
Central banks	399	0	0	0	0	0	0	0	0	378	0	0	0	0	0	0	0	0	0	0
General governments	21	0	0	0	0	0	0	0	0	28	0	0	0	0	0	0	0	0	0	0
Credit institutions	247	0	0	0	0	0	0	0	0	710	0	0	0	0	0	0	0	0	0	0
Other financial corporations	649	0	7	7	7	13	3	3	0	626	1	8	8	8	18	4	4	1		
Non-financial corporations	25,340	41	1,468	1,468	1,367	842	484	454	624	24,826	72	1,907	1,907	1,811	866	513	491	1,034		
of which: small and medium-sized enterprises at amortised cost	11,365	38	950	950	857	480	306	278	467	11,459	60	1,187	1,187	1,180	409	285	284	735		
of which: Loans collateralised by commercial immovable property at amortised cost	7,748	28	696	696	686	345	173	171	504	7,695	29	1,071	1,071	985	354	175	155	869		
Households	34,183	27	2,524	2,524	2,520	293	780	779	1,611	34,056	43	2,463	2,463	2,459	218	890	889	1,444		
of which: Loans collateralised by residential immovable property at amortised cost	30,158	11	2,119	2,119	2,116	182	561	561	1,549	30,086	23	2,068	2,068	2,065	107	674	674	1,385		
of which: Credit for consumption at amortised cost	2,781	13	234	234	233	86	143	143	20	2,754	16	235	235	235	91	143	142	20		
DEBT INSTRUMENTS other than HFT	102,967	69	3,999	3,999	3,894	1,151	1,267	1,237	2,235	105,678	116	4,378	4,378	4,278	1,107	1,407	1,383	2,479		
OFF-BALANCE SHEET EXPOSURES	12,816		162	162	162	87	21	21	0	13,226		163	163		62	22	22	0		

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

<sup>(2)</sup> 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)

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

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2021 EU-wide Transparency Exercise

## Performing and non-performing exposures

AIB Group plc

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount <sup>5</sup>					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1,5</sup>		Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>								
		Of which: defaulted	Of which Stage 3		Of which Stage 3	Of which: defaulted			Of which Stage 3	Of which Stage 3										
(mln EUR)																				
Cash balances at central banks and other demand deposits	26,904	0	0	0	0	0	0	0	0	39,206	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	19,355	0	0	0	0	3	0	0	0	16,336	0	0	0	0	3	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	10,116	0	0	0	0	1	0	0	0	8,301	0	0	0	0	1	0	0			
Credit institutions	7,028	0	0	0	0	1	0	0	0	5,867	0	0	0	0	1	0	0			
Other financial corporations	1,566	0	0	0	0	0	0	0	0	1,523	0	0	0	0	0	0	0			
Non-financial corporations	645	0	0	0	0	1	0	0	0	644	0	0	0	0	1	0	0			
Loans and advances (including at amortised cost and fair value)	61,438	93	3,867	3,867	3,604	1,138	1,120	1,099	2,243	62,816	52	3,821	3,821	3,398	1,045	1,046	977			
Central banks	392	0	0	0	0	0	0	0	0	382	0	0	0	0	0	0	0			
General governments	22	0	0	0	0	0	0	0	0	79	0	0	0	0	1	0	0			
Credit institutions	1,776	0	0	0	0	0	0	0	0	2,891	0	0	0	0	0	0	0			
Other financial corporations	574	0	4	4	4	18	2	2	1	1,378	0	4	4	4	26	2	2			
Non-financial corporations	25,590	55	2,045	2,045	1,785	926	518	496	1,158	25,202	34	2,038	2,038	1,768	830	473	454			
of which: small and medium-sized enterprises at amortised cost	11,478	43	1,097	1,097	1,096	397	292	292	633	11,521	32	1,198	1,198	1,193	341	274	273			
of which: Loans collateralised by commercial immovable property at amortised cost	7,767	42	978	978	896	390	176	154	774	7,677	23	1,054	1,054	973	351	173	156			
Households	33,085	38	1,818	1,818	1,815	195	601	601	1,084	32,885	18	1,779	1,779	1,626	188	571	522			
of which: Loans collateralised by residential immovable property at amortised cost	29,261	20	1,423	1,423	1,421	97	387	387	1,028	29,101	9	1,383	1,383	1,236	91	365	320			
of which: Credit for consumption at amortised cost	2,623	12	240	240	239	78	146	146	19	2,633	9	243	243	243	84	148	148			
DEBT INSTRUMENTS other than HFT	107,697	93	3,867	3,867	3,604	1,141	1,120	1,099	2,243	118,357	52	3,821	3,821	3,398	1,049	1,046	977			
OFF-BALANCE SHEET EXPOSURES	13,633		152	152	152	77	21	21	0	14,027		160	160	160	66	21	21			

(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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



## 2021 EU-wide Transparency Exercise

### Forborne exposures

AIB Group plc

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0		
Loans and advances (including at amortised cost and fair value)	3,190	2,396	812	727	2,093	1,474	3,411	2,427	972	822	2,168	1,433
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	1	0	2	2	1	1	0	0
Non-financial corporations	760	511	206	162	374	217	1,031	568	266	148	596	311
of which: small and medium-sized enterprises at amortised cost	569	399	153	123	269		557	351	132	87	315	
Households	2,428	1,883	605	564	1,718	1,257	2,378	1,857	706	674	1,572	1,122
DEBT INSTRUMENTS other than HFT	3,190	2,396	812	727	2,093		3,411	2,427	972	822	2,168	
Loan commitments given	24	13	0	0	0	0	36	22	1	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	1,202						1,224					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	237						222					

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2021 EU-wide Transparency Exercise

### Forborne exposures

AIB Group plc

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,459	2,252	861	621	2,136	1,409	4,694	2,509	1,060	627	2,965	1,634
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	2	1	1	0	0	52	2	20	1	1	0
Non-financial corporations	1,554	839	389	178	817	516	2,805	1,137	597	205	1,681	760
of which: small and medium-sized enterprises at amortised cost	662	382	160	91	363		1,183	595	220	116	766	
Households	1,903	1,411	471	443	1,319	893	1,836	1,370	443	421	1,283	873
DEBT INSTRUMENTS other than HFT	3,459	2,252	861	621	2,136		4,694	2,509	1,060	627	2,965	
Loan commitments given	39	23	0	0	0	0	105	26	10	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	999						993					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	208						196					

(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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

**2021 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
AIB Group plc

(m EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	1,716	96	96	1,716	75	0	1,653	95	95	1,653	65	0	1,703	97	97	1,703	67	0	1,673	96	96	1,673	59	0
B Mining and quarrying	51	4	4	51	3	0	44	2	2	42	3	0	42	2	2	42	2	0	54	2	2	54	2	0
C Manufacturing	2,815	62	62	2,815	101	0	2,542	71	71	2,542	82	0	2,562	64	64	2,562	82	0	2,570	55	55	2,570	71	0
D Electricity, gas, steam and air conditioning supply	1,430	6	6	1,430	17	0	1,575	13	13	1,575	11	0	1,857	21	21	1,857	14	0	1,867	30	30	1,867	16	0
E Water supply	180	0	0	180	3	0	184	1	1	184	3	0	152	6	6	152	5	0	151	5	5	151	5	0
F Construction	1,278	61	61	1,278	89	0	1,213	41	41	1,213	69	0	1,275	49	49	1,275	88	0	1,325	36	36	1,325	24	0
G Wholesale and retail trade	1,898	156	156	1,898	128	0	1,832	149	149	1,832	129	0	1,776	141	141	1,776	123	0	1,692	116	116	1,692	95	0
H Transport and storage	1,160	35	35	1,160	32	0	1,104	45	45	1,104	35	0	1,125	72	72	1,125	60	0	1,124	67	67	1,124	48	0
I Accommodation and food service activities	3,253	234	234	3,253	250	0	3,165	391	391	3,165	462	0	3,252	492	492	3,252	479	0	3,160	579	579	3,160	493	0
J Information and communication	1,072	27	27	1,072	27	0	1,136	41	41	1,136	36	0	1,117	43	43	1,117	53	0	1,080	21	21	1,080	19	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	5,918	643	643	5,842	419	0	6,002	893	893	5,927	317	0	6,225	873	873	5,973	323	0	6,080	852	852	5,823	289	0
M Professional, scientific and technical activities	728	33	33	728	37	0	790	32	32	790	32	0	741	36	36	741	37	0	744	32	32	744	34	0
N Administrative and support service activities	264	24	24	264	20	0	253	37	37	253	27	0	256	39	39	256	26	0	233	19	19	233	17	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	385	5	5	385	7	0	413	6	6	413	9	0	403	7	7	403	9	0	347	7	7	347	8	0
Q Human health services and social work activities	1,672	21	21	1,672	42	0	1,610	22	22	1,610	39	0	1,707	23	23	1,707	35	0	1,711	34	34	1,711	32	0
R Arts, entertainment and recreation	574	40	40	574	40	0	470	46	46	470	33	0	496	58	58	496	32	0	487	49	49	487	30	0
S Other services	945	20	20	945	26	0	841	22	22	841	29	0	860	24	24	860	29	0	859	39	39	859	42	0
Loans and advances	25,340	1,468	1,468	25,264	1,326	0	24,826	1,807	1,807	24,751	1,380	0	25,089	2,045	2,045	25,338	1,443	0	25,202	2,038	2,038	24,945	1,309	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

**2021 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
AIB Group plc

(m EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	60,840	56,841	69	3,999	2,128	60,624	56,246	116	4,378	2,563	61,438	57,571	93	3,867	2,573	62,816	58,995	52	3,821	2,532
Of which secured	41,850	38,737	47	3,113	1,661	42,442	38,951	67	3,492	2,088	42,248	38,286	73	2,962	2,109	45,768	42,781	36	2,987	2,110
Of which secured with immovable property	39,214	36,343	46	2,972	1,578	39,276	35,989	61	3,287	1,930	38,817	36,102	69	2,715	1,920	38,491	35,736	34	2,755	1,932
Of which instruments with LTV higher than 60% and lower or equal to 80%	9,346	8,824		522	272	9,287	8,741		546	292	9,085	8,705		376	249	9,005	8,620		386	243
Of which instruments with LTV higher than 80% and lower or equal to 100%	4,797	4,506		292	152	4,699	4,405		294	153	4,192	3,986		206	121	3,815	3,631		184	106
Of which instruments with LTV higher than 100%	799	568		230	69	698	489		209	68	588	436		152	92	510	369		141	79
Accumulated impairment for secured assets	1,477	648	5	830	310	1,534	586	7	948	431	1,289	629	10	660	379	1,106	566	1	619	352
Collateral																				
Of which value capped at the value of exposure	39,382	37,171	41	2,211	1,314	40,700	38,250	55	2,449	1,600	41,522	39,323	61	2,199	1,669	43,254	40,978	35	2,276	1,693
Of which immovable property	37,628	35,477	40	2,152	1,267	37,583	35,233	55	2,349	1,509	37,432	35,361	60	2,071	1,551	37,200	35,058	33	2,143	1,583
Of which value above the cap	68,499	62,532	81	5,957	3,092	68,524	62,075	124	6,449	3,603	71,300	65,964	167	5,336	3,433	70,998	65,636	88	5,361	3,452
Of which immovable property	65,583	59,798	79	5,785	3,009	65,826	59,568	122	6,239	3,498	67,232	62,089	164	5,143	3,317	66,760	61,556	86	5,204	3,370
Financial guarantees received	406	381	0	24	13	447	417	2	30	20	656	613	2	44	27	730	685	0	45	34
Accumulated partial write-off	-1,776	-4	-4	-1,771	-61	-1,730	-6	-6	-1,724	-62	-1,227	-8	-8	-1,219	-34	-1,199	-13	-13	-1,186	-52

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



**2021 EU-wide Transparency Exercise**  
**Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines**  
**EBA/GL/2020/02**  
AIB Group plc

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk								Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
	Performing		Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing		Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
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(mln EUR)	As of 31/03/2021															As of 30/06/2021																
	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Of which: exposures with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Non-performing	Of which: instruments with forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures		
Loans and advances subject to EBA-compliant moratoria	8,471	7,306	614	3,038	1,185	624	1,039	684	464	167	405	221	117	184	0	363	6,286	7,012	1,040	2,632	1,254	796	1,058	980	363	218	322	227	148	186	0	156
Of which: Households	3,528	3,242	140	514	277	237	225	117	54	10	34	63	50	51	0	58	3,461	3,137	132	466	324	266	254	101	30	5	15	71	59	55	0	55
Of which: Collateralised by residential immovable property	3,132	2,019	124	428	224	203	210	70	23	8	21	45	40	40	0	44	3,070	2,037	116	366	243	210	201	39	18	4	30	42	38	36	0	39
Of which: Non-financial corporations	4,951	4,063	474	2,124	886	387	794	567	410	158	371	157	66	133	0	305	4,815	3,880	907	2,200	930	530	804	480	313	223	307	126	89	131	0	101
Of which: Small and Medium-sized Enterprises	2,017	2,430	168	1,406	507	342	416	290	199	50	169	91	33	70	0	74	3,271	2,016	328	1,229	755	434	646	249	151	62	129	97	52	76	0	77
Of which: Collateralised by commercial immovable property	3,048	2,180	238	1,225	668	289	605	340	214	113	232	87	12	50	0	240	2,094	2,204	724	1,615	699	380	627	305	220	107	225	67	11	99	0	62

(mln EUR)	As of 31/03/2021																	As of 30/06/2021																							
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount				
	Performing		Of which: exposures with forbearance measures	Non-performing		Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Performing		Of which: exposures with forbearance measures	Non-performing		Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing		Of which: exposures with forbearance measures	Non-performing		Of which: exposures with forbearance measures	Of which: likely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																
Only originated loans and advances subject to public guarantee schemes	666	674	11	120	22	10	17	11	10	0	5	2	1	1	596	36	851	768	23	142	33	21	32	24	22	2	10	2	1	1	662	18									
Of which: Households	17	17		0			0	0	0	0					0	18	18		1				0	0			0				1										
Of which: Collateralised by residential immovable property	0	0		0			0	0	0	0	0				0	0	0		0				0	0			0				0										
Of which: Non-financial corporations	639	618	11	112	22	10	17	11	10	0	5	2	1	1	536	36	743	711	23	133	32	20	31	24	22	2	10	2	1	1	605	17									
Of which: Small and Medium-sized Enterprises	36	363		8			0	0		1					10	961	588		25				20	18			2				11										
Of which: Collateralised by commercial immovable property	4	4		0			0	0	0	0	0				0	5	5		0				0	0			0				0										