

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



Key Metrics

(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
Available capital (amounts)						
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
Risk exposure amounts						
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
Capital ratios						
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))	-
Leverage ratios						
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



Leverage ratio

	(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
A.1	Tier 1 capital - transitional definition	11,400	11,162	10,882	10,961	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	9,347	9,299	9,343	9,431	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
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)	CRR
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]	



2021 EU-wide Transparency Exercise Capital 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
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	12,918	12,680	12,404	12,483	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	10,285	10,046	9,767	9,845	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including share premium and necown capital instruments)	1,696	1,696	1,696	1,696	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,097	12,944	12,921	13,022	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	124	159	49	-31	C 01.00 (r180,c010)	Articles 4(100), 25(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	-2,461	-2,499	-2,493	-2,489	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-596	-570	-406	-361	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of ORR
	A.1.8	(-) Intangible assets (including Goodwil)	-820	-485	-521	-506	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2,759	-2,721	-2,721	-2,753	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-50	-22	-31	-21	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010) + C 01.00 (r471,c010)	Articles 4(36), 36(1) point (i) (i) and 89 to 91 of CRR, Articles 36(1) point (i) (ii), 24(1) point (ii), 24(1) point (ii) and 258 of CRR, Articles 36(1) point (i) (ii), and 379(2) of CRR, Articles 36(1) point (i) (iv) and 153(0) of CRR and Articles 36(1) point (i) (vi) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-317	-254	-243	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	-13	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	2,053	1,863	1,539	1,530	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	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 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,115	1,115	1,115	1,115	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	11,400	11,162	10,882	10,961	C 01.00 (r015,c010)	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 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,522	1,523	1,526	1,526	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		108	131	132	123	C01.09 (910,010) + C 01.00 (920,010) + C01.09 (930,010) + C 01.00 (940,010) + C01.09 (930,010) + C 01.00 (940,010) + C01.09 (950,001) + C 01.09 (970,010) + C 01.09 (974,010) + C 01.00 (978,010)	
	A.4.3	Tier 2 transitional adjustments	-112	-135	-136	-127	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	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
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	604	457	444	413	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.77%	18.94%	18.44%	19.25%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	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	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
CET1 RATIO (%) Fully loaded	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.83%	15.56%	15.67%	16.39%	A.4.3.0).0)1 [D.1]/[B-B.1]	
Fully loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	973	796	739	720	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-108	-131	-132	-123	C 05.01 (r440,c030)	
		Adjustments to 12 due to IFAS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	604	457	444	413	C 05.01 (r440,c040)	
		aded based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re		l		113		

⁽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" – clease note that this midn't lead to differences to fully loaded CET1 capital ratio excitation by the carticipatine banks e.e. in their Pillar 3 discissure



Overview of Risk exposure amounts

		RW	110-]
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
(min EUR, %)	,,	,,			
Credit risk (excluding CCR and Securitisations) ¹	42,585	46,293	46,614	44,422	C 200 (646, cti0) [-C 07.00 (690, 220, 501) + C 07.00 (110, c20, 500)) + C 700 (130, 220, 501) + C 080 (164, 265, 001) + C 080 (1690, 256, 001) + C 080 (1690, 266, 500) + C 080 (1690, 266, 500) + C 080 (1690, 266, 5002) + C 0801 (695, 266, 5002) + C 08.01 (695, 260, 5002) + C 08.01 (695, 26
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) ²	932	748	727	1,083	C07.00 (r969, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, 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 (RS20, 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	

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

² 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

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	NS 01 30/03/2020	AS 01 31/12/2020	AS 01 31/03/2021	AS 01 30/00/2021
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
TOTAL OPERATING INCOME, NET	1,780	2,366	581	1,164
(Administrative expenses)	1,011	1,481	319	745
(Cash contributions to resolution funds and deposit quarantee 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 quarantees given)	64	39	13	3
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-3	0	0
Of which restructuring ¹	0	28	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS FOR THE YEAR	-608	-739	78	274
Of which attributable to owners of the parent	-626	-768	77	273
(1) Information available only as of end of the year		*	•	

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

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	12/2020			As of 31	03/2021			As of 30/	06/2021		
		Fa	ir value hierar	thy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
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)(ii);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)(ii); 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 1.22; 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(a); IFRS 9.6.5.8
Other assets ¹	4,980				4,945				5,214				4,784				
TOTAL ASSETS	108,053				110,352				112,561				122,867				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30,	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acci	ımulated impair	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk sinci initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	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)
value through other comprehensive income	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	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)
amortised cost		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)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) 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.



Breakdown of liabilities

AIB Group plc

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	665	646	664	540	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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 ¹	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(I)
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 ¹	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



Breakdown of liabilities

AIB Group plc

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
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
SHOIL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Donath.	of which: Current accounts / overnight deposits	590	516	458	373	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subor	dinated 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
OTAL FINANCIAL LIABILITIES		92,496	95,330	97,363	107,630	



2021 EU-wide Transparency Exercise Market Risk

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	SA					1	М									IM								
			VaR (Memoran	norandum item) STRESSED \		VaR (Memorandum item) STRESSED VaR (Memorandum item)		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP			VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		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		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		
	As of 30/09/2020	As of 31/12/2020				As of 30/	09/2020									As of 31/1	2/2020							
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 Of which: General risk	U	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	o o	0	0	ō	0							ō	0	ō	o o								
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		
	As of 31/03/2021	As of 30/06/2021				As of 31/	03/2021									As of 30/0	6/2021							
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	ō	0							0	0	0	0								
Equities	3,7	1	ا ،	0	0	0							ľ	١	0	1 0								
Of which: General risk	ő	Ĭ	l ő	Ö	l ő	0							l ő	l ő	l ő	l ő								
Of which: Specific risk	0	0	o o	0	ō	0							o o	0	ō	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		

Market risk template does not include CIU 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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	AIB Group plc													
					Standardise	d Approach								
			As of 30/09/2020 As of 31/12/2											
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	Central governments or central banks	24,905	25,146	127		27,173	27,549	137						
	Regional governments or local authorities	289	5	1		289	5	1						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0 1,300	0 1,300	26		0	1,065 1,065							
	Institutions					9,867	7,134	6,846						
	Corporates of which: SME	4,663	9,666 7,217 7,096 4,663 3,573 3,454		9,867 4,632	7,139 3,457	3,195							
	OF WRICH: SME	8,932	4,702	3,504		8,836	4.590	3,242						
	of which: SME	2,308	1,357	995		2,252	1,289	767						
Consolidated data	Secured by mortgages on immovable property	17,041	16,046	8,810		17,065	16,166	8,675						
	of which: SME	2,859	2,633	2,597		2,887	2,742	2,667						
	Exposures in default	2,471	1,579	1,874	834	2,836	1,868	2,321	908					
	Items associated with particularly high risk	1,732	1,277	1,911		1,533	1,077	1,615						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0 261	0		0	0	0						
	Equity	261		435		246	246	427						
	Other exposures	3,380	3,380	1,716		3,660	3,660	1,933						
	Standardised Total 2	69,977	60,914	25,500	1,625	72,568	63,359	25,219	1,535					

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	24.857	24.860	102		27,120	27,177	103	
	Central governments or central banks Regional governments or local authorities	24,857	24,860	102		27,120	27,177	103	
	Public sector entities	100	,			200			
	Multilateral Development Banks	ů ů	0	0		0	0	ı o	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	352	352	7		340	340	7	
	Cornorates	2,949	1.612	1,575		3,030	1,505	1,427	
	of which: SME	1,466	886	850		1,520	869	793	
	Retail	8,289	4,467	3,331		8,149	4,330	3,052	
IRELAND	of which: SME	2,232	1,337	983		2,166	1,267	755	
INLUAND	Secured by mortgages on immovable property	13,357	12,782	6,415		13,634	13,141	6,714	
	of which: SME	1,934	1,749	1,740		2,082	1,954	1,937	
	Exposures in default	2,103	1,319	1,536	754	2,118	1,320	1,572	767
	Items associated with particularly high risk	1,288	910	1,363		1,257	863	1,295	
	Covered bonds		0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0		
	Collective investments undertakings (CIU)	239		379		222	222		
	Equity Other exposures	3.218	239 3.218	1,638		3.493	3.493	366 1.870	
		3,218	3,218	1,638	1,298	3,493	3,493	1,8/0	1,202
	Standardised Total ²								

		exposures, but includes gene		nterparty excludes those for se	curstsation exposures, addition	ial valuation adjustments (AVAs	and other own funds reduct	ons related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central overments or central basis Relacional coverments or local authorities Relational coverments or local authorities Relational Coverments or local authorities Relational Coverments Basis Basis Coverments Basis Basis Coverments Basis Coverm	43 0 0 0 6.4144 3.173 70 70 725 725 205 0 0 0 0 0	259 0 0 0 5.316 2.665 2.665 2.293 693 691 0 0 0 0 2.23	15 0 0 0 0 5,252,2 2,582,2 15,52 16,73 3,24 28,11 0 0 0 0	79	66 0 0 0 0 0 0 0 5,500 3,100 645 533 246 0 0 0 0	329 0 0 0 5.198 2.598 2.598 2.497 249 183 190 0 0 0 0	2,375	126
l	Other exposures	25 155	155	72		162	162	58	

					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ō	0	0		0	0	0	
	International Organisations	0 948	948	0		0 725	0 725	.0	
	Institutions Corporates	948 79	948	19		725	725	14	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	4	1	1		4	1	1	
FRANCE	Secured by mortgages on immovable property	92	57	57		92	68	68	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Items associated with particularly nion risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				2				1

As of 30/ Original Exposure* Control decommendate or control facility (%) Control decommendate or control facility (%) Control decommendate or for all set-bottles Public sector entities Public sector entities Public sector entities On the control facility (%) Exposure Value* On the control facility (%) Control facilit	19/2020 Value adjustr	Standardised Approach ustments and Original Exposure ¹		/12/2020 Risk exposure amount	Value adjustments and provisions ²
Control envenments or control basis Control envenments or control basis Redicated overements or local authorities Public sector certifies Publ	Value adjusts	ustments and Original Exposure ¹			Value adjustments and provisions ²
(on BLB, %) Central occumentation central lands Politic sector settlets Multitated Development Exists Multitated Development Exists International Organizations Statistics Statistics UNITED STATES Reads UNITED STATES Source of America Sector Se	Risk exposure amount Value adjusts provision 11 0 0	ustments and Original Exposure ²	Exposure Value ¹ 6 0 0	Risk exposure amount	Value adjustments and provisions ²
Contra deverements or central balanta Residual deverements or local authorities Sectional convenients or local authorities Sectional convenients or local authorities Sectional contraction or Sectional Contraction or Destination of Destination or	11 0 0		6 6	15 0	
Covered bands Climin on institutions and convolates with a ST crofit assessment Climic view investments undertakings (CEU) Equity Other encourses Standards of Ital [®] Standards of Ital [®]	0 0 16 6 1 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 6 6 1 1 0 0 1 46 0 0	o



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach AIB Group pic

	AIB Group plc								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control communities or control and policy for the State of Control Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	niques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central oversements or control subsite Sectional oversements or role all arborities Sectional oversements or role all arborities Sectional oversements subsite Sectional oversements Sectional o	0 0 0 0 2 2 2 2 0 0 0 0		0 0 0 0 2 2 2 0 0 0 0 0 0	0	0 0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 2 2 2 0 0 0 0 0 0 0 0 0 0	0

			Ar of 30						
		As of 30/09/2020 As of 31/12/2020							
Control or	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Rodonal of Pull of Section 1 Advantages of Pull of Pul	val accommentar or central banks on occurrence to robot authorities literal Provinciament Banks manniord Consultations manniord Consultations martined Provinciament martined ma	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	٥

O Distinual accounts, until to Executor value. Is recorded before taking into account any effect due to credit convenion factors or credit risk missiation techniques (e.a. substitution effects).

(I) Total value adjustments and creditions or country of countements excludes those for securification encounters. additional valuation adjustments (ANNs) and other own funds reductions related to the

		exposures, but includes gener		nterparty excludes those for se	curstsation exposures, addition	al valuation adjustments (AVA)	a and other own funds reduct	ons related to the	
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
	(min FIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	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 International Organisations	0	0	0		0	0	0	
	Institutions	ő	ő	ő		ő	ů o	ő	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail	0	0	0		0	0	0	
	of which: SME Secured by mortgages on immovable property	0	0	0			0	0	
Counterpart 8	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	ō	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity								
	Other exposures	0	0	0		0			
	Standardised Total ²				0				0
		m							

Opinisal exocure, unitie Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value activaments and previously one counter of countenantly excludes those for securification exocures, additional valuation advantages (ANA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Could be communitied to existed the Action (I.O. No. No. No. No. No. No. No. No. No. No	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·
	Standardised Total ²	Ů			0				

⁽ⁱ⁾ Orional encourse, writine Encourse value, is recorded before takins into account any effect due to credit conversion factors or credit risk indication such raisous (e.g., abbilitation effects).
⁽ⁱ⁾ Total value advantments and cranisions or counter of counterwise vacuables those for securidisation encourses, additional valuation advantments (FANA) and other own funds reductions related to the repowers, but include operation color and counterpart of the reductions related to the repowers, but include operation color and advantments.

Counterpart 10 Counterpart 10						Standardise	d Approach			
Control overments of centra banks Control overments of centra banks Public sector centrics Authorized Exposure Value* Risk exposure amount Public sector centrics Authorized Exposure Value Authorized Expo				As of 30,	09/2020			As of 31	/12/2020	
Country of Country of Counterpart 10 Counterp			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Country of Counterpart 10	Control developments or control basis. Residual coverments or local authorities Residual coverments or local authorities Residual coverments or local authorities Residual coverment basis Residual coverment basis Residual coverments or local coverments or local coverments Residual coverments or local coverments Residual coverments or local coverments of which 1955 Residual coverments or local coverments of which 1955 Coverment or local coverments Cover	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

AIB Group plc

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	28,261	28.779	149		37.971	38.565	141	
	Regional governments or local authorities	289	20,773	1		290	5	1	
	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			1,555	1,555	31	
	Corporates	10,310	7,630	7,288		9,726	7,205	6,814	
	of which: SME	4,715 8.866	3,540 4,437	3,228		4,284 8,930	3,299 4,357	2,948	
	Retail							3,035	
Consolidated data	of which: SME Secured by mortgages on immovable property	2,482 17,353	1,358 16,395	796 8,881		2,930 17,236	1,441 16,282	852 8,836	
	of which: SME	2,972	2,835			2,839	2,741	2,605	
	Exposures in default	2,551	1.737	2,180	738	2,563	1,790	2,277	69
	Items associated with particularly high risk	1,474	1,042			1,664	1,199	1,799	
	Covered bonds	. 0		0		0	0	0	
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	251 3.109	251 3.109			258 3.019	258 3.019	453 1.595	
	Other exposures		64,393		1.376	3,019 83,212	74,238		1,26
	Standardised Total ²	73,470	64,393 coosure value, is reported bef					24,981	1,26

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	28,209 289	28,318	111		37,929 290	38,090	98	
	Public sector entities	209	3	1		290	3	1	
	Multilateral Development Banks	o o	0	0		0	0	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	302	302	6		515	515	11	
	Corporates	3,112	1,759	1,674		2,538	1,366	1,270	
	of which: SME	1,411	811	730		1,040	661	571	
	Retail	8,145	4,172	2,911		8,264	4,120	2,862	
TRELAND	of which: SME	2,375	1,330	780		2,750	1,404	828	
111201110	Secured by mortgages on immovable property	13,605 2,128	13,067 2,010	6,721 1.993		13,484	12,906 1.806	6,646 1.778	
	of which: SME Exposures in default	2,128 1.912	2,010 1,272	1,993	604	1,874 1,732	1,806	1,778	
	Exposures in default Items associated with particularly high risk	1,912	1,272	1,216	004	1,732	936	1,330	3/2
	Covered bonds	0	0.0	0.220		1,331	,,,,	1,404	
	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	226	226	375		258	258		
	Other exposures	2,946	2,946	1,687		2,731	2,731	1,411	
	Standardised Total ²				1,036				948

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30/	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	45	389	22		35	403	26	
	Regional governments or local authorities	ō	0	0		0	0	0	
	Public sector entities	ō	ō	ō		ō	ō	o o	
	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	6,841	5,553	5,297		6,838	5,532	5,238	
		3,245	2,672	2,443		3,194	2,591	2,332	
	Retail	678	254	186		633	226	164	
UNITED KINGDOM		107	28	16		178	36	24	
ONLIED KINODON	Secured by mortgages on immovable property	3,465	3,082	1,916		3,311	2,977	1,842	
	of which: SME	807	788 439	728 582		842	814	712 672	107
	Exposures in default	605			127	634	488		107
	Items associated with particularly high risk	253	185	278		244	177	265	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	U	U	0		0		0	
			0	0					
	Collective investments undertakings (CIU)		25	63					
	Equity Other exposures	158	158	63		284	284	180	
	Standardised Total ²	130	130	63	325	201	201	100	290

(1) Original exposure, untile Exposure value, is reported before tables into account any effect due to ends connection factors or credit risk militarion techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR. %) Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	ō	0	ō		ō	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		9	0	0	
	Retail of which: SME	4	1	1		3	1	1	
FRANCE	or which: SME Secured by mortsages on immovable property								
	of which: SME	32	0/	67		23	00	00	
	Exposures in default	ů	0	0	0	0		0	
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	ō	ō	ō		ō	ō	ō	
	Claims on institutions and corporates with a ST credit assessment	0	0	ō		ō	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	
	Chandrad Cabal ²								

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

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Contral communities or central basis is Academic Communities Contral administration of Contral administration of Contral administrations of Communities Contral administrations of Communities Communi	7 0 0 0 0 12 12 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0 12 12 1 1 1 0 0 0 0 0 0 0 0 0	16 0 0 0 0 0 12 12 1 1 0 0 0 0 0 0 0 0 0 0	0	7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 0 0 0 0 0 19 19 2 2 2 2 3 3 3 1 1 7 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 18 8 2 2 0 21 13 3 2 2 118 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1	c
1	Other exposures Standardised Total ²	4		-	1	- 1		3	2

(1) Original exposure, unline Exposure value, is reported before tableg into account any effect due to credit convenient factors or credit risk entirplient sub-iniques (e.g., substitution effects).
(2) Tall value adjustments and provisions per country of counterparty exclude those for accurdatation exposures, additional valuation adjustments (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposures, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada great origin of the Ariada (ARIA) and other own funds reductions related to the exposure, the Ariada (ARIA) and other own funds reduction related to the exposure of the Ariada (ARIA) and the ARIADA (ARIADA (A



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	AIB Group plc								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control information in control in the D.P. No. Control information in the control information Public control entities Public control entities Public control entities Public control entities Information of control entities In	000000000000000000000000000000000000000			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
					ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central coverments or central subside socional coverments or local anthrottes subsidiant coverments or local anthrottes stratistical Eventoriente Banks fatternational Coverments Banks Centralistica (Coverments Banks Centralis	0 0 0 0 0 3 3 2 2 0 0 0 0 0 0 0 0 0 0 0	2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 3 3 1 1 0 0 0 0 0		0 0 0 0 0 3 3 2 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachriques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

		exposures, but includes game			Standardise	d Approach			
			As of 31;	03/2021			As of 30	/06/2021	
	(min File %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
of which: SME Exposures in default Items associated wit Covered bonds	or central tables or its distribution or its distribution and commontate with a ST could assessment	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	٥

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
0	0	0		0	0	0	
0	0	0		0	0	ő	
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	
ŏ	ő	0		ő	ő	ŏ	
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		

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AVI	As) and other own funds reduc	tions related to the	
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ntry of eerpart 9	Control communities or control beautiful control. Audiocal conversation or control beautiful control	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	one to the second								

C () Oliginal seposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient for an exposure or credit risk miligation techniques (e.g., subditution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

		exposures, but includes gene				rai raidaton adjustmenta (xxx	-,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or central fact (Control Control Con	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²	Ü			0		,		

Credit Risk - IRB Approach

AIB Group plc

							IRB Ap	proach					
				As of	0/09/2020					As of 3	1/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	xposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	8,465	0	8,804 16.851	47 2.158	0	0	8,969 14,213	0	9,330 13.937	48 2.024	0	0
	Institutions	16,876 15,504	511	16,851	2,158 11.471		557	14,213	577	13,937	14.017		0
	Corporates - Of Which: Specialised Lending	1.094	511	1.045	798	0	33/	14,857	5/2	13,126	14,017		692
	Corporates - Of Which: SME	3,620	310	3,119	2.994	0	275	3,520	378	2.990	3.258	0	284
	Retail	18,766	1,085	18,619	4,331	818	340	18,787	1,058	18,586	5,727	750	367
	Retail - Secured on real estate property	18,766	1,085	18,619	4,331	818	340	18,787	1,058	18,586	5,727	750	367
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaleu data	Retail - Secured on real estate property - Of Which: non-Sf	18,766	1,085	18,619	4,331	818	340	18,787	1,058	18,586	5,727	750	367
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail 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
	Retail - Other Retail - Of Which: non-sme Equity				0		0				0		Ü
	Other non credit-obligation assets	Ů	Ů	Ů	10	- i		Ů		Ů	6	ŭ	
	IRB Total ²				18.017						21.822		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cree
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· unse		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	192 9.808	0 385	330 8.159	40 7.184	0	0 397	140 9,644	509	420 8.011	34 8.227		0 512
	Corporates Corporates - Of Which: Specialised Lending	9,8U8 773	385	8,159 745	7,184 569		39/	9,644	509	8,011 771	8,227 958		2
	Corporates - Of Which: SME	3.610	310	3.110	2.983		273	3,503	378	2.979	3.245	0	282
	Retail	18,742	1.077	18.595	4.316	813	338	18.764	1.051	18.563	5.713	744	365
	Retail - Secured on real estate property	18,742	1,077	18,595	4,316	813	338	18,764	1,051	18,563	5,713	744	365
TRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IKELAND	Retail - Secured on real estate property - Of Which: non-Si	18,742	1,077	18,595	4,316	813	338	18,764	1,051	18,563	5,713	744	365
	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 Equity	0	0	0	0		0	0	0	0	0		0
	Other non credit-obligation assets			ů	,			0	,		,		, and
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		5,356	0	5,356	0	0	0	5,900	0	5,900	0	0	0
						0			0			0	0
Corporate			56			0	20		44			0	25
			0	167			1						1
	Corporates - Ut Wnich: SME		0	9	10	0	2		0		14	0	2
Retail			5		8	3	2		5		9	4	2
		13	5	13	8	3	2	13	5		9	4	2
											0		0
		13	3	13		3	2	13	3	13	,		2
			0			0		0	0	0	0		0
		0	0	0	0	0	0	0	0	0	0	0	0
		0	ı ö	ő	ō	0	ő	l ő	0	ő	ō	0	ŏ
Foulty	TOTAL TOTAL TOTAL TOTAL	0	0	0	0	0		0	0	0	0		0
	credit-obligation assets									-			
IRB Total													
	Institution Corporate Retail Equity Other non	Coulor banks and central governments Institutions Corporate: Corporate: Retail Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property Retail Secured on real estable property of vince. See: Retail Couloffing Recording and estable property of vince. See: Retail Couloffing Recording Retail Couloffing Retail Cou	(on ELA, N.) Control banks and control governments Institutions (Application of Companies of Which Securities Leading Corporates of Which Securities Leading III Bo Real Secured on real estate property III Real Secured on real estate property III Real Secured on real estate property III Real Securities Leading Companies of Which Companies Comp	Control basks and central prevenuments	Compared Exposure* Compare	Control States and central governments Control States Control State	Compared Exposure Compared Compared	Control banks and can'ted governments Companies Companies	Comparation Comparation	Control Security Control Companies	Au of 30/09/2020 Au of 30/09	As of 30/09/2020 As of 31/12/2020 Original Exposure* Company Company	As of 30(197)2020 As of 31(12)2020 As of 31(12)2020

								IRB Ap	proach					
					As of	0/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		anks and central governments	275	0	289	0	0	0	261	0	275	0	0	0
	Institutio		5,842	0	5,632	439	0	0	4,370	0	4,067	344	0	0
	Corporate		509	0	493	364	0	5	482	2	467	484	0	3
		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
FRANCE		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HOANCE		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
			0	0	0	0		0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity			0	0	U	0	0	0	0		U		0
1		credit-obligation assets												
1	IRB Total													

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments Institutions	567 171	0	567 170	0 69	0	0	447 178	0	447 178	0 66	0	0
	Corporates	2,666	39	2,658	1,956	ō	79	2,250	5	2,242	2,754	0	56
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	2	0	ō	2	0	2	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	2	0	2	2	0	0	2	0	2	1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Si		0	2	2	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail 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	ō	0	0	0	0	0	0
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ^t		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provision
	Central banks and central governments	963	0	963	33	0	0	912	0	924	31	0	0
	Institutions Corporates	125 189	0	123 188	63 190	0	0	142 172	0	126 171	65 228	0	0 12
		189	5	188	190		,	1/2		1/1	228 10		0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	16	0	15	10		0	15		15	10	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
CDATAL	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-Si	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
	Equity Other non credit-obligation assets		0	0		0		- 0	0	0	U		0
	IRB Total												_

							IRB Ap	nroach					
				As of	30/09/2020		2100 Ap	produit		As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	210 1,121	0	210 1.118	0 194	0	0	331 1.123	0	331 1.122	0 196	0	0
	Corporates	135	ō	133	99	0	1	121	ő	121	147	ő	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	SMF 0	0	1	0	0	0	1	0	1 0	0	0	0
CANADA	Retail - Secured on real estate property - Of Which Retail - Secured on real estate property - Of Which		0				0				0		0
	Retail - Secured on real estate property - Ut Which Retail - Qualifying Revolving	non-sr 1	0	1	0	0	0	1	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	i i	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0	0 0	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	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		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
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0			0		0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	n	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												
	IRB Total													

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

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposur	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR. %)		Of which: defaulted	Value ^t		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	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
	Corporates - Of Which: SME	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0		0	0		0				0	0
country or counterpart's			0			0		0			0		
	Retail - Qualifying Revolving Retail - Other Retail		0		0	0		0	0				0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
						0							0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0				- 0			Ü	-	-
	IRB Total												_
	IKB lotal												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	0	0		0	0 0	0	0	0	0	0	0	0
	Corporate		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	ō	0	0	ō	0	0	ō	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
Country of Counterpart 10		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0			0	0	0	0		0
		Retail - Other Retail	0	0	0	0	0	ů,	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	l ő	ō	ő	ŏ	ő	ı ö	ő	ō	ı ö	ő
		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												

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

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

								IRB Ap	proach					
					As of	31/03/2021					As of 3	0/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustmen
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central ba Institution	nks and central governments	8,866	0	9,211	48	0	0	9,640	0	10,022	82	0	1
			15,857	0	15,688 13.405	2,383	0	0	15,599	0	15,340	1,986	0	1
	Corporates	Corporates - Of Which: Specialised Lending	15,231 1.490	608	13,405	14,205 1.021		721 4	15,375 1,477	584	13,499 1.382	13,244 946	0	671
		Corporates - Of Which: SME	3,250	385	2,744	2.997	0	278	2.816	389	2,313	2.481	0	198
	Retail		18.442	780	18.197	5.318	571	259	18,640	753	18.366	5,206	557	248
		Retail - Secured on real estate property	18,442	780	18,197	5,318	571	259	18,640	753	18,366	5,206	557	248
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CONSOIIdated data		Retail - Secured on real estate property - Of Which: non-SP	18,442	780	18,197	5,318	571	259	18,640	753	18,366	5,206	557	248
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SMF	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	Retail - Utner Retail - Ut Which: non-SME	0	0	0	0		o .		0	0	0	0	0
		credit-obligation assets	Ů	Ů	, i	6	, i		Ů	, i		6		
	TRR Total ²					21.960						20.524		

								IRB Ap	proach					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	-		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	59	0	0	0
	Institution		123	0	757	43	0	0	129	0	125	43	0	0
	Corporate		9,723	535	8,031	8,245	0	564	9,848	539	8,120	7,372	0	526
		Corporates - Of Which: Specialised Lending	887	0	831	624	0	3	860	0	802	556	0	1
	Retail	Corporates - Of Which: SME	3,235	385 776	2,732 18.180	2,982 5,309	0	276 258	2,802 18.585	389 748	2,301 18.311	2,466	553	198
	Retail	Retail - Secured on real estate property	18,425 18.425	776	18,180	5,309	568 568	258 258	18,585	748 748	18,311	5,183 5.183	553	247
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	18,425	7/6	18,180	5,309	568	258	18,585	748	18,311	5,183	553	24/
IRELAND		Retail - Secured on real estate property - Of Which: non-SP	18.425	776	18.180	5,309	568	258	18.585	748	18.311	5.183	553	247
		Retail - Qualifying Revolving	10,423	776	10,100	0	300	230	10,303	740	10,311	3,163	333	247
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	n	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of 3	31/03/2021					As of	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		inks and central governments	5,855	0	5,855	0	0	0	6,784	0	6,784	0	0	0
	Institution		5,685	0	5,502	877	0	0	6,407	0	6,458	691	0	0
	Corporate		839	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	13	0	10	13	0	2	6	0	6	6	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
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ONLIED KINODON		Retail - Secured on real estate property - Of Which: non-St	10	3	10	6	2	1	25	3	25	12	2	1
		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
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0				0		0	0		0	
	Equity	credit-obligation assets	- 0	0	0	0		- 0		0	- 0	U	0	
	IRB Total													
	TKB Lotal													

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	356	0	375	0	0	0	304	0	311	0	0	0
	Institutions	3,638 523	0	3,392 500	363 490	0	0	3,949 544	0	3,672 516	333 505	0	0
	Corporates	523 44	2	500			3	599 44		51b 44		0	,
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	99	0	44	17		0	44		99	17	0	0
	Retail	0	0	0	0		0	,		1	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	i	0	i	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ō	ō	o o	ō	ō	ō	ō	0	0	ō	ō
FRANCE	Retail - Secured on real estate property - Of Which: non-Si	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	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
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions	350 187	0	350 188	0 70	0	0	402 142	0	402 141	60	0	0
	Corporates	2.283	5	2.269	2.782	0	55	2,360	5	2,333	2,895	0	54
	Corporates - Of Which: Specialised Lending	0	ō	0	0	ō	0	0	ō	0	0	ō	0
	Corporates - Of Which: SME	0	0	0	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
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-Sh	1	0	1	1	0	0	10	0	10	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0		0	0	0	0
			0		0		0			0		0	0
	Retail - Other Retail - Of Which: non-SME Equity	0		0	0	0	0	0		0	0	0	0
	Other non credit-obligation assets	- 0			0		0			0		U	
	IRB Total												

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

## CANDA **CANDA **		Credit Risk - IRB Approach											
SPIRIT		AIB Group plc											
SPIRIT							IRB Ac	oroach					
Country of Country o				As of	31/03/2021					As of	30/06/2021		
Country of Country o				Exposure Value ¹	Risk exposur		Value adjustments and	Original		Exposure Value ¹	Risk expos		Value adjustmen
SPANE Secretary of Constray		(min EUR, %) Central banks and central governments	941 0	941	32	0	0	866	0	883	30	0	Diovision 0
Country of Country o		Institutions Corporates	165 0 15 0	163 15	218 10	0	9	167 15	0	166	191 9	0	6
CANDON Country of Cou		Retail Retail - Secured on real estate property	0 0	0	0 0	0	0	1 1	0	1 1	0	0	0
CANDON Country of Cou	SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Reymbring	0 0	0	0	0	0	0 1 0	0	0 1 0	0	0	0
Country of Country #1 Country #1 Country #1 Country #1 Country of Country #1 Country #1 Country #1 Country #1 Country of Country #1 Country		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0	0	0	0	0	0	0	0	0	0	0
Country of		Equity Other non credit-obligation assets	0 0	0	0	0	0	0	0	0	0	0	0
Country of Country o			(1) Original exposure, unlik	Exposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit r	isk mitigation tec	hniques (e.g. substitu	ution effects).	
Country of Countreports 8 Country of Countr							IRB Ap	proach					
Country of Country and Country and Country of Country of Country of Country of Country and				As of	31/03/2021					As of	30/06/2021		
Country of				Exposure Value ¹	Risk exposus		Value adjustments and	Original		Exposure Value ¹	Risk expos		Value adjustme and
Country of Counterpart 2 Country of Counterpart 3 Country of Counterpart 3 Country of Counterpart 3 Country of Counterpart 3 Country of Country of Counterpart 3 Country of Country of Counterpart 3 Country of Counterpart 3 Country of		Central banks and central governments	defaulte 329 0	379	0	defaulted 0	0	3/12	defaulted 0	343	0	defaulted 0	0
Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 9 Country of Counterpart 10 Country of Counter		Corporates Corporates - Of Which: Specialised Lending	139 0 0 0	0	0	0	1 0	0	0	1,073 137 0	0	0	5
Country of Country and Country and Country and Country and Country and Country of Country and Country		Retail	0 0	0	0	0	0	1 1	0	1	0	0	0
Country of Country of Sourtegars 8 Country of Country of Country of	CANADA	Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0 0	0	0	0	0	1 0	0	1 0	0	0	0
Country of Countreport 2		Retail - Other Retail - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7 Country of Counterpart 8 Country of Counterpart 9 Country of Counterp		tquiry Other non credit-obligation assets IRB Total			Ů					0			0
Country of Counterpart 2 Country of Counterpart 2 Country of Counterpart 3			(1) Original exposure, unlik	Exposure value, is	reported before taking	into account any	effect due to cre	dit conversion fa	actors or credit r	isk mitigation tec	hniques (e.g. substitu	ution effects).	_
Country of Counterpart 2 Country of Counterpart 8 Country of Counterpart 1							IRB Ap	proach					
Country of Counterpart 7							Value						Value
Country of Counterport 7 **Country of Counterport 9 **Country of Counterport 10 **Country of Co				Exposure Value ¹	KISK EXPOSE		adjustments and	Original		Exposure Value ¹	rusk expos		adjustme and provision
Country of Counterpart 7 Country of Counterpart 7		Central banks and central governments Institutions	0 0 0 0	0	0					0		0 0	
Country of Counterpart 7 Security of Counterpart 8 Security of Counterpart 9 Security of Counterpart 10 Securit		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 0	0	0 0				0	0	0	0	0
Supplied Property of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 9 Country of Counterpart 10 Countr	Country of Counterpart 7	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0 0	0	0	0	0	0	0	0	0	0	0
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## Country of Counterpart 8 ## Country of Counterpart 8 ## Country of Counterpart 8 ## Country of Counterpart 9 ## Country of Counterpart 10 ## Country of Counterp			(1) Original exposure, unlik	e Exposure value, is	reported before taking	into account any			actors or credit ri	isk mitigation tec	miques (e.g. substiti	ution effects).	
Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 8 Country of Counterpart 9 Country of Counterpart 10 Country of Country o			(1) Original exposure, unlik			into account any			ectors or credit ri			ution effects).	
Country of Counterpart 8 **Country of Counterpart 9 **Country of Counterpart 9 **Country of Counterpart 9 **Country of Counterpart 10 **Coun				As of	31/03/2021		IRB Ap	proach		As of Exposure	30/06/2021		adjustme
Country of Counterpart 8 Mark Country of Counterpart 8		(on EU, %)	Original Exposure ¹	As of	31/03/2021	e amount	IRB Ap	oproach Original	Exposure ^s	As of Exposure	30/06/2021	ure amount	adjustme and provisio
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Country of Counterpart 10 Retail - Secured in real exists property - Or Which: SHE		Control banks and control governments Companies or Whitch Specialised Lending Corporates - Of Whitch Specialised Lending Corporates - Of Whitch Specialised Lending Read - Secured on real estate property Read - Secured on real estate property Read - Country Lending Read - Of Whitch Secured Read - Country Lending Read - Country Lendi	Original Exposure, unlik	As of Exposure value, a Do Do Do Do Do Do Do Do Do D	31/03/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	or amount Or which Or wh	Value and	Ciriginal Coriginal Coriginal	Exposure* Of which of the control o	As of Exposure Value As of Control of Cont	30/06/2021 Risk expose 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which:	Value Va
Rata - Other Rata - Other Rata - O' Which SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Control basis and control governments Corporates - O' Which, Self-E Corporates - O' Which, Self-E Corporates - O' Which, Self-E Read - Second on red estate property Read - Second on red estate property Read - Countrol and estat	Original Exposure* Original Exposure* OF STATE	Exposure value, is	31/03/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To enhant Of minute	Value and	Original	Exposure* Control of	As of Exposure Value As of Control of Cont	30/06/2021 Risk expos 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ore amount Of windst: official of the control of t	Value Value (I)
Study Other non craftic-obligation assets	Country of Counterpart 9	Control banks and control governments Estable Copyrolise - O' Which Specialised Lending Copyrolise - O' Which Specialised Lending Copyrolise - O' Which Specialised Lending Read - Scored on and estable properly Read - Scored on and estable properly Read - Coper Read - Copyrolise - O' Which Specialised Read - Copyrolise - O' Which Specialised Lending Copyright - O' Which S	Original Exposure* Original Exposure* O	Exposure value, is	31/03/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount Control of the second of the seco	Value and Service	Original	Exposure* Control of	As of Experience to Control of Co	30/96/2021 Risk expose 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Use amount Of window officeto).	Value Value Value Adjustment Adjustmen
188 Total	Country of Counterpart 9	Control basels and control governments Establish Corporates of Whitch Specialised Landing Corporates of Whitch Specialised Landing Rechal Section of one and establish property Rechal Section of the Section of	Original Exposure* Original Exposure* O	Exposure value, a Constructive of the constru	31/03/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	To amount Or which Or wh	Value and an analysis of the transfer of the t	Criginal Original Original Original Original Original Original Original Original Original	Exposure* Control of	As of Exposure Value As of Control of Contr	30/06/2021 Risk exposit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which:	Value Adjusted Portrain O O O O O O O O O O O O O
	Country of Counterpart 9	Control banks and control governments Establish Copyration - O' Which Specialled Landing Copyration - O' Which Specialled Landing Copyration - O' Which Specialled Landing Read - Social on and estable property Read - Social on and estable property Read - Country and establish property	Original Exposure* Original Exposure* O	Exposure value, a Constructive of the constru	31/03/2021 Risk exposed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	e amount or amount o	Value and an analysis of the transfer of the t	Criginal Original Original Original Original Original Original Original Original Original	Exposure* Control of	As of Exposure Value As of Control of Contr	30/06/2021 Risk exposit 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which:	Value Adjusted Portrain O O O O O O O O O O O O O



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance si	neet exposures	
								Barria and an and also are	alabara da la combona	Danis and an artist		OII-balance si	ieet exposui es	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Eigeneial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0 26	0 26	0	0	0 26	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 26	0 26	0	0	0 26	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0 0 24	0 0 24	0	0 0	0 0 24	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		87 0 111	87 0 111	0	0	87 0	0	0	0	0	0	0	0	
Total [0 - 3M [111	111	Ö	Ö	111	0	0	Ö	ŏ	0	0	0	0
[1Y - 2Y [Bulgaria													
[2Y - 3Y	bulgaria													
Total														
[1Y - 2Y [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
f 10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0 11	0 0 11	0	0	0 0 11	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Czech Republic	0 0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [0								J	J	,
「 1Y - 2Y 「 「 2Y - 3Y 「 「3Y - 5Y 「	Denmark													
[0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Faturals													
[3Y - 5Y [5Y - 10Y	Estonia													
「10Y - more Total														



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2020	1						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total coming amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [Finland													
[3M - 1Y [1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	France	0 51 0 27 8 143 33	0 51 0 27 8 143 33	0 0 0 0 0	0 0 0 0 0	0 51 0 27 8 143 33	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 - 3M [3M - 1Y [1Y - 2Y	Germany	0 0 0 0 0 41 0	0 0 0 0 0 0 41 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 41 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 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 [0 - 3M [Croatia													
[0 - 3M [Greece													
10Y - more	Hungary													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland	39 1,845 0 1,089 413 3,390 1,098 7,875	39 1,845 0 1,089 413 3,390 1,098 7,875	0 0 0 0 0	0 0 0 0 0	0 1,804 0 1,088 411 3,384 1,097 7,784	39 41 0 2 2 2 6 1	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	284 0 0 0 0 0 0 0	0 0 0 0 0	109
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy	0 0 190 146 32 0 0	0 0 190 146 32 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 190 146 32 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	13
Total	Latvia													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2020							
				0.1.		Direc	ct exposures					0551		
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
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 heid for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 13M - 17 13M - 17 11	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y 100' - more	Luxembourg	0 0 0 0 0 10 0	0 0 0 0 0 10	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 10 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Poland	0 13 0 18 42 0	0 13 0 18 42 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 13 0 18 42 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	2
13Y - More Total [0 - 3M [Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	0 0 0 0 0 0 9 20	0 0 0 0 0 0 9 20	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 9 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
10 - 3M	Slovenia	0 0 0 0 0 12 0	0 0 0 0 0 12 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 12 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			ı					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [Spain	0 100 112 174 145 379 0	0 100 112 174 145 379 0	0 0 0 0	0 0 0 0 0	0 100 112 174 145 379 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0	31
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	United Kingdom	38 8 0 0 0 0	38 8 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	38 8 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	20
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
10 - 3M	Australia													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [100' - more	Canada	0 0 0 29 10 292 0	0 0 0 29 10 292 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 29 10 292 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0	0
10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong	31.						j						



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total coming amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.	0 6 0 0 0 5 5 585	0 6 0 0 0 5 5 585	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 5 5 585	0 6 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	65
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

ATR Group plo

							AIB Group pic							
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(Off-balance s	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Matu	urity Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Africa													
[0 - 3M [Others	61 24 0 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 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 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	

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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance el	neet exposures	
												OII-Dalalice si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [26 0	26 0	0	0	26 0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 26	0	0	0 26	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium	0 0 23	0 0 23	0	0	0 0 23	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more		87 0	87 0	0	0	0	87 0 87	0	0	0	0	0	0	
Total 「 0 - 3M 「 「 3M - 1Y 「 [1Y - 2Y [111	111	0	0	23	87	0	0	0	0	0	0	0
[1Y - 2Y [Bulgaria													
[11 - 21]	Dalgaria													
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Cyprus													
l 10Y - more Total		0	0	0		0	0				^		^	
[0 - 3M [[3M - 1Y [[1Y - 2Y [10 0	10 0	0	0	10 0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y [Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0 10	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [-						
[1Y - 2Y [Denmark													
[5Y - 10Y [10Y - more Total														
Total [0 - 3M [
[1Y - 2Y [[2Y - 3Y [Estonia													
[3Y - 5Y [5Y - 10Y														
l 10Y - more Total														



General governments exposures by country of the counterparty

							AIB Group plc As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	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 [Finland													
[0 - 3M [France	0 0 0 0 0 133 0	0 0 0 0 0 133 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 133 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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	0 0 0 0 0 10 0	0 0 0 0 10	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 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [Croatia													
[0 - 3M [Greece													
[3M - 1Y [[1Y - 2Y [Hungary													
130 y - more	Ireland	15 850 1,046 247 650 3,265 844 6,916	15 850 1,046 247 650 3,265 844 6,916	0 0 0 0 0	0 0 0 0 0	0 0 1,045 246 643 1,399 243 3,576	15 850 0 1 7 1,866 601 3,340	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	324 3 19 0 0 15 0	0 0 0 0 0	202
[0 - 3M [Italy	0 0 262 99 0 0 0	0 262 99 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 262 99 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	47
Total [0 - 3M	Latvia													



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Luxembourg	0 0 0 0 0 10 0	0 0 0 0 0 10 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 10 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 - 3M [Maita													
[0 - 3M	Netherlands													
[0 - 3M [Poland	0 13 0 18 41 0 0	0 13 0 18 41 0 0	0 0 0 0 0 0	0 0 0 0 0	0 13 0 18 41 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2
13Y - more Total [0 - 3M f	Portugal													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Slovakia	0 0 0 0 0 0 9 20	0 0 0 0 9 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 9	0 0 0 0 0 0 20	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	1
To - 3M	Slovenia	0 0 0 0 0 25 0	0 0 0 0 26 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 26 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
0 - 3M 13M - 11Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Spain	0 105 84 201 35 409 30 865	0 106 84 201 36 409 30 866	0 0 0 0 0	0 0 0 0 0	0 106 84 201 36 371 30 828	0 0 0 0 38 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	30
To - 3M	Sweden	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M [United Kingdom	25 10 0 0 0 0 0	25 10 0 0 0 0 12	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	25 10 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	Ü
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - 10Y [10Y - more	Iceland	47	47	0	,	9	47	Ü	1	8	0	0	0	40
Total [0 - 3M [Liechtenstein													
Total	Norway													
10-3M	Australia													
[3M - 1Y [Canada	0 0 0 30 57 255 0 342	0 0 0 30 57 255 0	0 0 0 0 0	0 0 0 0 0	0 0 0 30 57 196 0	0 0 0 0 0 59	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 [0 - 3M [Hong Kong	374	J42	3	J	283	33	Ū		j		Ţ	3	j



General governments exposures by country of the counterparty

							AIB Group plc							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(IIIIII EOK)													
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
			Total carrying amount of											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,				
[0.3M]														
10 - 3M 13M - 1Y 1Y - 2Y														
1 2Y - 3Y I 13Y - 5Y I	Japan													
[0 - 3M [
10tal 1 0 - 3M I		0 7	0 7	0	0	0	0 7	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y	U.S.	0	0 0 197	0	0	0	0	0	0	0	0	0	0	
l 10Y - more		197 204	197 204	0	0	197 197	0 7	6 6	24 24	0	0	0	0	24
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 17 - 27 1 27 - 37 137 - 57 [57 - 107	China													
[5Y - 10Y [[10Y - more														
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y [[5Y - 10Y [Switzerland													
l 10Y - more														
[0 - 3M [
[1Y - 2Y [Other advanced economies non EEA													
[3Y - 5Y] [5Y - 10Y] [10Y - more	non EEA													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [1													
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Other Central and eastern Europe countries non EEA													
Total	-													
[0 - 3M [
「1Y - 2Y 「 「2Y - 3Y 「	Middle East													
[3Y - 5Y [Priorite East													
f10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 1Y - 2Y 1 1 2Y - 3Y 1 13Y - 5Y 1	Latin America and the Caribbean													
[5Y - 10Y [[10Y - more														
Total														



General governments exposures by country of the counterparty

ATR Group plo

							AIB Group pic							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(<u>-</u>											Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Others	0 0 0 48 0 74 0	0 0 0 48 0 74 0	0 0 0 0 0	0 0 0 0 0	0 0 0 48 0 48 0	0 0 0 0 0 26 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	

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 counterparts 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 counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective 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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

(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.



Performing and non-performing exposures AIB Group plc

					As of 30/09/202	D							,	As of 31/12/202	D			
		Gre	oss carrying amo	unt			ed impairment, ac fair value due to d		Collaterals and financial		Gross	carrying amou	int			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	nich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perform	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
Cash balances at central banks and other demand deposits	22,429	0	0	0	0	0	0	0	0	25,642	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	19,413	0	0	0	0	3	0	0	0
Central banks	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	10,205	0	0	0	0	1	0	0	0
Credit institutions	7,236	0	0	0	0	1	0	0	0	7,198	0	0	0	0	1	0	0	0
Other financial corporations	1,258	0	0	0	0	0	0	0	0	1,373	0	0	0	0	1	0	0	0
Non-financial corporations	564	0	0	0	0	0	0	0	0	637	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
General governments	21	0	0	0	0	0	0	0	0	28	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
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	163	62	22	22	o

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extraording on the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a carellided intercontain contraction, see guinted in Annual collective (15) to 863/101-11-15 in Supervisory reported series based in the sign convention, the provisors of the sign convention, the provisors



Performing and non-performing exposures

					As of 31/03/202	1								As of 30/06/202	1			
		Gre	oss carrying amou	int			ed impairment, accu fair value due to cre		Collaterals and financial		Gro	ss carrying amour	ıt ⁵			ed impairment, ac fair value due to 5		Collaterals and financial
		Of which performing but past due >30	Of wi	nich non-perform	ning ¹	On performing exposures ²	On non-performing	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfori	ming ¹	On performing exposures ²	On non-perforn	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures	Of	which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
(min EUK) 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	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	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	c	0	0	0	0	0
General governments	10,116	0	0	0	0	1	0	0	0	8,301	0	0	C	0	1	0	0	0
Credit institutions	7,028	0	0	0	0	1	0	0	0	5,867	0	0	c	0	1	0	0	0
Other financial corporations	1,566	0	0	0	0	0	0	0	0	1,523	0	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	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	2,321
Central banks	392	0	0	0	0	0	0	0	0	382	0	0	0	0	0	0	0	0
General governments	22	0	0	0	0	0	0	0	0	79	0	0	C	0	1	0	0	0
Credit institutions	1,776	0	0	0	0	0	0	0	0	2,891	0	0	C	0	0	0	0	0
Other financial corporations	574	0	4	4	4	18	2	2	1	1,378	0	4	4	4 4	26	2	2	1
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	1,248
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	739
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	854
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	1,072
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	1,013
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	18
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	2,321
OFF-BALANCE SHEET EXPOSURES	13,633		152	152	152	77	21	21	0	14,027		160	160	160	66	21	21	o

⁽¹⁾ For the dilefelation of non-performing exposures please refer to COMMISSION INPERENTING ESCLANTON (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 20
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for financial associal, individually and collective, elimitated (instruments at amortised cost) and changes in fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairments and accumulated repairments and accumulated repairments at amortised cost (2) to 80(2010-11 To 50 to be control risk with provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet kens, accumulated impairment and accumulated repairment 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 FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on disablance thereof consistently with the FRREP sign convention. This is because, based on this sign convention, the provisions on disablance there commitments are generally reported with a positive sign.

(5) From X-100 X-10



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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
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)	О	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)	3,190	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	·	605			1,257	2,378		706		•	1,122
DEBT INSTRUMENTS other than HFT	3,190		812		2,093		3,411		972	822	2,168	
Loan commitments given	24	13	0	0	0	0	36	22	1	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	1,202						1,224					
non-performing forborne loans and advances that railed to meet the non- nerforming exit criteria	237						222					

⁽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

[©]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 F18.00 / F19.00), 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.



Forborne exposures

AIB Group plc

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
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	٥	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 ²												
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 F18.00 / F19.00), 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

Ī			AS 01 3	0/09/2020					AS 01 31	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
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 guarrying	51	4	4	51	3	0	42	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	SS	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	192	6	6	192	5	0	193	5	5	193	5	0
F Construction	1.278	61	61	1.278	99	0	1.213	41	41	1.213	69	0	1.275	44	44	1.275	89	0	1.325	36	36	1.325	54	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	483	0
3 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	33	0	1.082	21	21	1.082	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 artivities	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	1 907	1 907	24.751	1.380	0	25 590	2.045	2.045	25 338	1.443	0	25 202	2.038	2.038	24 945	1 303	0

⁽¹⁾ 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



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

	Loans and advance	945	As of 31/09/2020	<u>' </u>		Loans and advanc	**	As of 31/12/2020			Loans and advance	PS.	As of 31/03/2021	<u> </u>		Loans and advanc	re .	As of 30/06/2021		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of 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	39,286	73	2,962	2,109	45,768	42,781	36	2,987	2,110
Of which secured with immovable property	39,314	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	9,080	8,705		376	249	9,006	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	1,186	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	68,489	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	6,259	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	-54	-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 1% or above.



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

ì								As of 30,	09/2020															As of 31/	12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(refn EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbisarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbanince measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: exposures with ferbalrance measures	Of which: Unlikely 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 we forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	2,486	2,361	66	948	105	69	102	157	134	9	80	23	14	22	0	21	109	89	6	46	21	4	20	19	10	1	9	9	2		0	1
of which: Households	1,050	995	32	196	54	47	22	34	25	2	11		7		0	1	49	45	2	10	4	3	3	3	2	0	1	1	1	1	0	0
	879	832	26	156	47	42	45	21	15	2	6	6	5	5	۰	1	36	33	1	6	3	2	2	1		0		0	0	0	0	
of which: Non-financial corporations	1,436	1,385	34	752	51	22	51	124	109	7	68	15	6	15		29	61	44	4	36	17	2	16	16	9	1			1	7	0	1
of which: Small and Medium-sized Enterprises	991	957	28	451	34	21	34	86	77	5	40	9	6	9	0	5	43	40	4	34	3	2	2	10		1		1	1	1	0	1
of which: Collaboralised by commercial immovable property	795	767	28	355	28	17	25	73	67	5	32	6	5	6		3	20	16	4	14	2	1	2	5	3	1	1	1	1	1	0	

								As of 30	0/09/2020															As of 31	/12/2020							
									Accompleted impairment, accompleted negative changes in file value due to credit if Purforming Or whole: Of						Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carryin amount
		Performing			Non-performin				Performing			Non-perform	ing					Performing			Non-performi							Non-perform	ing			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days							Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	ânflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: separates with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
oans and advances with expired EBA-compliant monatoria	6,232	5,956	143	2,527	276	179	253	323	258	18	199	65	35	60	0	80	8,531	7,511	439	3,304	1,020	350	944	639	443	102	384	197	81	179		634
of which: Households	2,637	2,497	86	461	140	118	133	86	65	7	28	23	19	21	0	9	3,561	3,335	146	610	227	294	208	116	62	12	40	54	46	44	0	43
of which: Collateralised by residential immovable property	2,394	2,266	77	385	128	111	124	69	51	6	20	18	16	17		6	3,165	2,987	128	503	199	176	188	78	35	9	23	42	39	40	0	33
of which: Non-financial corporations	1,595	3,459	57	2,066	136	61	120	235	193	11	162	42	16	39		72	4,970	4,176	293	2,694	793	156	736	524	361	90	343	143	ж	131	0	590
	2,361	2,276	38	1,203	85	53	73	165	145	6	117	20	14	18	0	28	3,339	2,706	105	1,608	632	111	586	307	229	29	187	55	25	76	0	455
of which: Collaboralised by commercial immovable property	2,118	2,008	37	1,342	111	49	102	166	133	9	112	33	11	32		60	2,970	2,358	255	1,764	612	99	570	315	248	78	225	68	21	62		457

								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with fortwirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	Of which: exposures with forbearance missions	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	293	292	4	12	1	0	1	2	2	0	1	0		0	264	1	516	510	9	54	6	2	6	6	6	٥	2	٥	0	0	447	s
of which: Households	43	43			0			0	0			0				0	50	20			0			0	۰			0				
of which: Collateralised by residential immovable property	1	1			0				0			0				0	0				0			0				0				
of which: Non-financial corporations	250	249	4	11	1		1	2	2	0	1	0		0	222	1	466	460		47	6	2	6	6	6	٥	2	0	0	0	398	s
of which: Small and Medium-sized Enterprises	203	202			1			2	2			0				0	386	381			6			5	5			0				5
of which: Collateralised by commercial immovable property	38	36			0				0			0				0	2	2			0			0	۰			0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA GLI 2020/02 AIS Group pic

ì								As of 31,	/03/2021															As of 30	06/2021							
															Maximum amount of the guasantee that can be considered	Gross carrying amount															Micomum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures w forbearance measures	Of which: the fraterments with signification in contains in contains in recognition by not could read the significant of the si		Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposums with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	21	16	1	7	6	2	6	3	1	0		2	1	2	0	3	4	2	٥	0	2	0	2	1	۰	0	۰	0		۰	0	1
of which: Households	10		0	2	2	1	2	1	0	0	۰	0	0	0	0	0	0	0	0	0	0	0	۰	0	0	0		0	0	۰	0	0
of which: Collaboralised by residential immovable property	7	5	0	1	1	1	1	0	0	0	۰	0		0	0	0	0	0	0		0	0		0		0		0	0			
of which: Non-financial corporations	12		1	4	4	1	4	2	1	0	1	1		1	0	3	3	2	0		2	0	2	1		0	0	0	0		0	1
of which: Small and Medium-sized Enterprises	11	7	1	4	4	1	4	2	1	0	1	1		1	0	2	3	1			1	0	1	1		0	0	0	0		0	
of which: Collateralised by commercial immovable property		6	1	4	2	۰	2	2	1	0	1	1		1	0	2	2	1			1	0	1	0		0	0	0	0	۰	0	1

		As of 31/03/2021														As of 30/05/2021																
		Gross carrying amount								Maximum Accumulated impairment, accumulated regulate changes in file value due to credit risk gasement with gas to be considered.									trying sensoret											Maximum amount of the guarantee that can be considered	Gross carrying amount	
	Performing Non-performing					on-performing			Performing	Non-performing			ng					Performing			Non-performing				Performing			Non-performing				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could rak since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposunce with forbearance melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unificity to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contant of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	8,471	7,306	614	3,038	1,165	624	1,029	684	454	167	405	221	117	184	0	363	8,266	7,012	1,040	2,632	1,254	796	1,058	590	363	218	322	227	146	186	0	156
of which: Households	3,520	3,243	140	514	277	227	235	117	54	10	34	63	50	51	0	20	3,451	3,127	133	426	324	266	254	101	30	5	15	71	59	55	0	55
of which: Collaboralised by residential immovable property	3,152	2,929	124	429	234	203	210	76	33		21	45	40	40	0	#	3,070	2,827	116	366	243	210	201	65	18	4	10	42	38	36	0	39
of which: Non-financial corporations	4,951	4,063	474	2,524	808	397	784	567	410	158	371	157	8	133	0	306	4,815	3,665	907	2,205	930	530	804	68	333	213	307	156		131	0	101
of which: Small and Medium-sized Enterprises	2,917	2,410	168	1,406	507	142	416	290	199	50	169	91	33	70	0	24	3,271	2,516	328	1,229	755	434	640	249	151	62	129	97	52	76	0	77
of which: Collaboralised by commercial immovable property	3,048	2,380	338	1,725	668	299	605	342	274	113	252	er	22	59	0	343	2,994	2,294	724	1,615	699	380	627	306	239	167	225	67	33	65		62

	As of 31/03/2021														As of 30/06/2021																	
	Gross (Accompleted impairment, accompleted regulate changes in fair value due to credit risk								Gross carrying amount	9 Goos carrying amount											Miximum amount of the guarantee that can be considered	Gross carryl amount			
		Performing			Non-performing							Non-perform					Performing		Non-performing			ning						Non-performing				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance meiriums	Of which: Unlikely to pay that are not past-due or 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- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee ricelved in the context of the COVID-19 crisis				Of which: soposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		thi th pi	Of which: likely to pay sat are not ast-due or ast-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVED-19 crisis	Inflows to non- performing exposures
wly originated loans and advances subject to public guarantee terms	696	674	11	120	22	10	17	11	10	0	5	2	1	1	591	16	801	768	23	142	33	21	32	24	22	2	10	2	1	1	662	18
f which: Households	57	57			0			0	0			0				0	59	58			1			0				0				1
of which: Collateralised by residential immovable property	۰	0			0			0	0			0				۰	0				0			0	۰			0				۰
f which: Non-financial corporations	639	618	11	112	22	10	17	11	10	0	s	2	1	1	535	16	743	711	23	133	32	20	31	24	22	2	10	2	1	1	605	17
of which: Small and Medium-sized Enterprises	396	390			16				6			1				10	591	566			25			20	18			2				11
of which: Collateralised by commercial immovable property	4	4			0			0	0			0					s	5			0			0				0				