

Bank Name	Ulster Bank Ireland Designated Activity Company
LEI Code	635400KQIMALJ4XLAD78
Country Code	IE

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



Key Metrics

Ulster Bank Ireland Designated Activity Company

(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	3,755	3,972	3,960	3,954	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	3,755	3,709	3,707	3,715	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	3,755	3,972	3,960	3,954	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	3,755	3,709	3,707	3,715	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	4,099	4,294	4,257	4,229	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	4,099	4,031	4,003	3,990	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	13,254	14,134	14,214	15,446	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	13,254	14,130	14,211	15,441	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	28.33%	28.11%	27.86%	25.60%	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	28.33%	26.25%	26.08%	24.06%	(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	28.33%	28.11%	27.86%	25.60%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	28.33%	26.25%	26.08%	24.06%	(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	30.92%	30.38%	29.95%	27.38%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	30.92%	28.53%	28.17%	25.84%	(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	26,398	26,672	26,687	25,200	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	14.22%	14.89%	14.84%	15.69%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Ulster Bank Ireland Designated Activity Company

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,755	3,972	3,960	3,954	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	3,755	3,709	3,707	3,715	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	26,398	26,672	26,687	25,200	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,398	26,409	26,434	24,961	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	14.2%	14.9%	14.8%	15.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	14.2%	14.0%	14.0%	14.9%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Ulster Bank Ireland Designated Activity Company

			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	4,099	4,294	4,257	4,229	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,755	3,972	3,960	3,954	C 01.00 (r020,c010)	Article 50 of CRR.
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,236	4,236	4,236	4,236	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	-2	-170	-175	-397	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	102	99	63	7	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	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 (l) of ORR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters	-89	-84	-53	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	0	0	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-191	-48	-38	-8	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)	Articlas 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-301	-271	-271	-68	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 CBR
	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 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of CRE, Articles 38(1) point (b) (b), 24(1) point (b) (b), 24(1) point (b) (i) and 258 of CRE, Articles 36(1) point b) (ii) and 379(3) of CRE, Articles 36(1) point b) (iv) and 155(4) of CRE. Articles 36(1) point b) (iv) and 155(4) of CRE.
	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 $% \left( \left( 1,2,2,3,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,$
	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 ORR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c ORR
Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,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 (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-52	-55	-54	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	0	263	253	239	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 CBR
	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 (+/-) ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	263	253 0	239	C 01.00 (r520,c010) C 01.00 (r530,c010)	Articles 469 to 472, 478 and 481 of CRR Article 51 of CRR
	A.2.1	Additional Tier 1 Capital (net or deductions and arter transitional adjustments) Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	ALCH OF A COX
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 ((720.010) + C 01.00 ((010,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r90,c110) + C 01.00 (r700,c010) + C 01.00 (r70c,c110) + C 01.00 (r70c,c010) + C 01.00 (r744,c010) + C 01.00 (r746,c010) + C 01.00 (r744,c010) + C 01.00 (r746,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)	3,755	3,972	3,960	3,954	C 01.00 (r015,c010)	Article 25 of OR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	344	322	297	275	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	278	251	226	199	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		66	71	71	76	$\begin{array}{l} C \; 01.00 \; (910,c010) + C \; 01.00 \; (920,c010) + \\ C \; 01.00 \; (930,c010) + C \; 01.00 \; (940,c010) + \\ C \; 01.00 \; (950,c010) + C \; 01.00 \; (970,c010) + \\ C \; 01.00 \; (970,c010) + C \; 01.00 \; (978,c010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	13,254	14,134	14,214	15,446	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
	B.1	Of which: Transitional adjustments included	0	4	4	5	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	28.33%	28.11%	27.86%	25.60%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	28.33%	28.11%	27.86%	25.60%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	30.92%	30.38%	29.95%	27.38%	CA3 {5} [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	-
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,755	3,709	3,707	3,715	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	-
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	28.33%	26.25%	26.08%	24.06%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	263	253	239	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
(1)The fully loaded CET1 ratio is an es	F timate calcula	Adjustments included in RWAs due to IFRS 9 transitional arrangements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re do of the formulas table in column CORP CORP <sup>+</sup> desee note that this involt lead to differences to ful	0	4 porting date are not taken into a	4	5	C 05.01 (r440,c040)	

(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 catiol ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minit load to differences to fully loaded CET1 catiol ratios could not be overcloading based as a. In their Pillar 3 disclosure

Overview of Risk exposure amounts

Ulster Bank Ireland Designated Activity Company

		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	11,991	12,894	12,916	13,992	C 02.00 (0440, c010) -[C 07.00 (090, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (040, c260, s002), C 08.01 (040, c260
Of which the standardised approach	1,000	1,144	1,147	1,359	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	0	0	0	0	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	10,869	11,621	11,635	12,512	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	146	130	111	174	C 07.00 (r900, r220, s001) + C 07.00 (r110, r220, s001) + C 07.00 (r130, r220, s001) + C 08.01 (r040, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r050, r260, s001) + C 08.01 (r040, r260, s002) + C 08.01 (r050, r
Credit valuation adjustment - CVA	0	0	100	171	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)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	76	69	48	69	C 02.00 (R520, c010)
Of which the standardised approach	76	69	48	69	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 1900_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_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R660, c010)
Operational risk	1,041	1,041	1,039	1,039	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R660, c010)
Of which standardised approach	1,041	1,041	1,039	1,039	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	13,254	14,134	14,214	15,446	

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

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



EBA DUBERTAN

### 2021 EU-wide Transparency Exercise Market Risk

## Ulster Bank Ireland Designated Activity Company

r	SA						IM									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE FOR CTP		VaR (Memorandum item)		STRESSED VaR (Memorandum item)				RISKS CAPITAL 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	LASI	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	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST IEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020		As of 30/09/2020 As of 31/12/2020																		
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 76 0	0 0 0 0 0 69 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0							0 0 0 0 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	76	69	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 Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 48 0	0 0 0 0 0 69 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0 0	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	48	69	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 OV1 template.



Ulster Bank Ireland Designated Activity Company

			Standardised Approach											
			As of 30)	09/2020			As of 31,	12/2020						
	(min EUR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount Value adjustments an provisions						
	Contral evenements or central banks Recloral evenements of local authorities Public sector entities Multitate Cleveloument Banks International Orcanizations Institutions Canopartes of which: SVE	0 1 0 1,309 1,110 505	0 1 0 1,246 639 288	1 0 0 341 604 253		1 0 0 1,817 1,099 363	1 0 0 1,770 597 235	2 1 0 0 472 575 213						
Consolidated data	Reality (1995) of the Institution of Institution and Institution of entropy (1996) Responses in offset Responses in offset Response (1996) Response (1996	10 10 39 0 0 0 0 0 25 25 2653	10 100 145 0 0 0 0 0 25 25	6 6 145 0 24 0 0 0 0 0 0 5 5	11	12 12 157 1 57 0 0 0 0 0 2 23 23	12 199 0 33 0 0 0 0 0 23 23 2,596	7 167 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardised Total <sup>2</sup>		2,087	1,128	18	3,168 ors or credit risk mitigation techn								

sure, unlike booksive value, is reported before taking into account any effect due to credit conver-Total dises not include the Secutarization excition unlike in the results reine to the 2019 eventse

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Central assessments or creater to lasks Buttonia assessments Paties provide the second second second Paties provide the second second second Destinations Destinations of anicol second second second second second second of anicol second second second second second second of anicol second second second second second second of anicol second second second second second second second of anicol second	0 1 0 0 977 489 0 0 155 0 0 22 2 0 0 22 2 0 0 22 2 0 0 0 22 2 0	0 1 0 0 0 534 284 0 1 534 0 0 1455 0 9 9 0	1 1 0 0 0 599 250 0 0 145 0 0 13 3 0 0 13 3 0 0 13 3 0 0 13 1 0 0 13 1 0 0 0 0	9	1 1 0 0 955 359 0 0 157 1 40 0 0	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 1 0 0 570 211 0 149 0 0 149 0 0 0 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13
	Covered bonds Claims on institutions and coroorates with a ST credit assessment Collective Investments undertakings (CIU) Eaultv Other exosures	0 0 0 25	0 0 0 25	0 0 0 5		0 0 0 23	0 0 0 23	0 0 0 8	
	Standardised Total <sup>2</sup>				15				19

<sup>10</sup> Obtained ensource, write (because value, is recorder tables tables the second and the fact tables to end crude inflation inflations).
<sup>10</sup> Obtained ensource, write (because value, is recorder tables tables to be second and tables).
<sup>10</sup> Obtained ensource, write (because value, is recorder tables) to be second value of tables.
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<sup>10</sup> Obtained ensource, write (because value, is recorder tables) to be second value of tables.
<sup>10</sup> Obtained ensource, be cholding write of tables).
<sup>10</sup> Obtained ensource (because value) tables.
<sup>10</sup> Obtained enso ŕ

			ocanuaruseu Approach										
			As of 30)	09/2020			As of 31	/12/2020					
	(min 508, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
UNITED KINGDOM	Control exercements or control backs Backsola exercements of local anthonismus Multitude of Development Multitude of Development Multitudes Development Multitudes Control of Development Multitudes Control of Development Sector 2015 Sector 2015 Sector 2015 Sector 2015 Research of Anthonis and Control Anthon Anthon Research of Anthonis and Control Anthon Anthon Collicition and Control Anthon Anthon Collicition Sector 2015 Sector 2015 Sector 2015 Research of Anthonis and Control Anthon Anthon Collicition and Control Anthon Anthon Collicition Sector 2015 Sector 2015 S	0 0 0 1399 15 16 10 0 0 17 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1,246 3 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 341 3 3 6 6 0 0 0 111 0 0 0 0 0 0 0 0 0 0 0 0 0	3	0 0 0 1817 144 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1,770 12 12 12 12 10 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 472 5 1 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2				
	Standardised Total <sup>2</sup>			-	3				3				

					Standardise	ed Approach					
			As of 30,	/09/2020			As of 31	/12/2020	2/2020		
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	Central governments or central banks	0	0	0		0	C	0			
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
	Public sector entities Multilateral Development Banks	0	0	0		0					
	Muthateral Development Banks International Organisations		0			0					
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	C	0			
	Retail	0	0	0		0	0	0			
GERMANY	of which: SME	0	0	0		0	0	0			
	Secured by mortpages on immovable property of which: SME	0	0	0		0		0			
	Exposures in default	ő			0	0			0		
	Items associated with particularly high risk	0	0	0	-	0		0			
	Covered bonds	0	0	0		0	c	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	C	0			
	Collective investments undertakings (CIU)	0	0	0		0	C	0			
	Eoulty	0	0	0		0	0	0			
	Other exposures	0	0	0	0	0	u u	0			

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		standarbised Approach									
			As of 30,	/09/2020			As of 31	/12/2020			
	(min EUR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FRANCE	Contra exerciments or contra banks Readoral conversions of cold anticottes Readoral conversions of cold anticottes Readoral Conversions Readoral Conversions Institutions Contra shorts SIG Read Readorations Contra shorts SIG Readorations Reador				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•		
	Standardised Total <sup>2</sup>				0				0		
			d provisions per country of cou		ct due to credit conversion fact curistisation exposures. additio						



Ulster Bank Ireland Designated Activity Company

					Standardise	ed Approach	Standardised Approach										
			As of 30	/09/2020		As of 31/12/2020											
	(mh 848, %)	Original Exposure <sup>4</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>								
Country of Counterpart 5	Central que expensionaites or central tabais. Recipical accentration Parties accentration Parties accentration Parties accentration Recipication Recipication of a shaft. St@ Recipication Re				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
	Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakinos (CIU) Eaulty Coller executors	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0		000000000000000000000000000000000000000									
	Standardised Total <sup>2</sup>				0												

<sup>10</sup> Opinial essoure, write findear value, is recorder before takes into account any effect due to execution and any effect on the section of the matchine write the account and the essoures, additional valuationes (Alika) and other own finds read-ranke values are used to the essoures, additional valuationes (Alika) and other own finds read-ranke values are used to the essoures, additional valuationes (Alika) and other own finds read-ranke values are used to the essoures, additional valuationes (Alika) and other own finds read-ranke values are used to the essoures, additional values and values are used to the essoures, additional values are used as a discussion of the essoures.

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(min E.K. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Central exernments or central hasks desined anomalies of local athelicits desined anomalies Halfsteade anom				•				c
	Standardised Total <sup>2</sup>		Ĭ	Ĭ	0			ľ	

<sup>10</sup> Other assume the Bonner value, it more than the status in account of which due to coll cover finds of could the Bonner value, a status in the status

					Standardise	d Approach				
			As of 30	/09/2020		As of 31/12/2020				
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>	
Country of Counterpart 7	Catrial accomments or catrial backs Records overcomments or local authorities Parallelited Constants Parallelited Constants Parallelited Constants Exercised Constants Exercised Constants Exercised Constants Parallelited Constants Paralle				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardied Total <sup>2</sup>									

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		Standardised Approach							
			As of 30,	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 8	Control account of control backs Androidal account of backs Androidal account of backs International Control Backs International Constraints International Constraints Internatio				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0

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					Standardise	d Approach				
			As of 30,	09/2020		As of 31/12/2020				
	(mh 886, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanas Interactional Oracanas Interaction	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	
	Standardised Total <sup>2</sup>				0				0	

Constraint and a constraint of an intervent of an interve

					Standardise	d Approach			
			As of 30)	/09/2020			As of 31	/12/2020	
	(min 528, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	a	a a	
	Multilateral Development Banks International Organisations	0	0	0		0	0		
	Institutions Corporates	0	0	0		0	0		
6	of which: SME Retail	0	0	0		0	a a		
Country of Counterpart 10	of which: SME Secured by mortpages on immovable property	0	0	0		0	c c		
councerpart 10	of which: SME Excosures in default	0	0	0	0	0	0		
	Items associated with particularly high risk Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0		
	Eoulty Other exposures	0	0	0		0	0		
	Standardised Total <sup>2</sup>	Ĵ	Ĵ	Ĵ	0		,		0

To Social executive, while Econore value, a recorder larley takin to account any effect due to const converting the second and account of the second account of the second



Ulster Bank Ireland Designated Activity Company

					Standardise	ed Approach			
			As of 31,	03/2021			As of 30/	06/2021	
	(mh EUR %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUK, %) Central governments or central banks			-					
	Central dovernments or central banks Regional governments or local authorities		1	2		1	1	2	
	Public sector entities								
	Multilateral Development Banks	0	0	0		ő	ő	ő	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,094	1,002	501		1,405	1,327	718	
	Corporates	1,105	604	579		991	637		
	of which: SME	400	251	225		398	245	221	
	Retail	9	9	5		135	10	7	
Consolidated data	of which: SME	9	9	5		10	10	6	
combolidated data	Secured by mortgages on immovable property	120	114	114		50	45	45	
	of which: SME Exposures in default	0	27	24	17	5	20	40	14
	Items associated with particularly high risk	~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	10		.,				
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comprates with a ST credit assessment	ō	0	ō		ō		0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	25	25	8		37	37	11	
	Standardised Total <sup>2</sup>	2,411	1,784	1,244	23	2,673	2,087	1,512	21
		(1) Original exposure, unlike E	opsure value, is reported bef	ore taking into account any effe	ct due to credit conversion fact	tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

Chighai exposure, unlike Exposure value, is reported battere taking into account any effect due to credit conver (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
			As of 31,	/03/2021			As of 30	/06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
IRELAND	Central assemptions or contral tasks Resolution operations Packback operations Packback operations Packback operations Packback Pa	1 1 0 0 999 356 0 1200 0 0 377 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 0 999 251 0 114 0 174 0 0 114 0 0 0 124 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2 1 0 0 5744 225 0 0 1144 0 0 0 114 0 0 0 0 0 0 0 0 0 0		1 1 0 0 9644 3391 391 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 1 0 0 220 230 250 250 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				19				19

10 Oginal oppose, units Epseare value, i responte altere laine pies accorer any effect due la confit conversion factors or credit risk mitigation techniques (e.g., actuations reflection).
 10 Oginal oppose, units provident and oppose pies constraints excludes these for securitation opposes, additional valuation adjustments (ARIA), and the own funds reductions related to the
 conserves. Indi trabeles secured coeff dis disclinations.

					Standardise	ed Approach			
			As of 31/	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	International Organisations	1.094	1.002	501		1.405	1.327	718	
	Corporates	156	5	5		27	-,	5	
		4	0	0		7	1	1	
	Retail	9	9	5		135	10	6	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	9	9	5		10	10	6	
	of which: SME	0	0	0		0			
	Exposures in default	18	10	11	3	18	9	12	-
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and coroorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eouity	0	0	0		0	0	0	
	Other exposures	4	4	4		5	5	5	
	Standardised Total <sup>2</sup>				4				

Control of the second sec

					Standardise	d Approach				
			As of 31	/03/2021		As of 30/06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
GERMANY	Advances of the second se				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	

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		Standardised Approach									
			As of 31	/03/2021			As of 30	/06/2021			
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
FRANCE	Control experiments or control backs Readow experiments Readow experiments Readow experiments Readow experiments Readow experiments Control and Development Earls Control and Developments Control and Developments Contr				0				0		
		(2) Total value adjustments a			ect due to credit conversion fac ecuristisation exposures, additio						

(1) Organia exposure, unaise caposare value, in reporte cancer using in accuster any series oue to reas convenient accurs or create minimization adminipute (e.g. seatabulant) (2) Table value adjustments and provides per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds re exposures, but includes general credit risk adjustments.



Ulster Bank Ireland Designated Activity Company

Control develoation         Original Typication         Display Typication         Displ					Standardise	d Approach			
Control develoation         Original Typication         Display Typication         Displ			As of 31	/03/2021			As of 30,	/06/2021	
Country of Count of add and eventments of each address and address add		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Control enversements or control hanks Reading accomments or local and/outlines Pacific accorr antition Pacific accorr antition Reading accorrection of the factor Reading accord and the factor Reading accord and the factor Reading accord and the particularly high factor Reading accord acc								0

(1) Original exposure, unlike Deposure value, is reported balfore taking into account any effect due to credit convension factors or credit risk intigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusions for securitalisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the monsurus. But Indices oriend credit fields discustered are adjustments.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(mh EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 6	Control overminents or control tasks Respond overminents Respond to Postmanet Respondents Re				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Eoultv Other exoosures Standardised Total <sup>2</sup>	0		0	0	0	0	0	

Organize depending, which is proported balance tables as an order of the second s

				Standardise	d Approach			
		As of 31	/03/2021			As of 30	/06/2021	
(m); F10 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Research of Advances of Advance	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			

C) Organia speaks, while Exercise which, is wearable there takes the scatter any find due to real constraints the between works and any structure of the scatter any find due to real constraints the between scatter and process and the scatter and process. As the finder and constraints the scatter and process, additional values adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder and constraints adjustments (Ma) and there can find values the test measures. As the finder adjustments (Ma) and test measures adjustments (Ma) and there can be adjusted as the test measures. As the finder adjustments (Ma) and there can be adjusted as the test measures adjustments (Ma) and there can be adjusted as the test measures adjustments (Ma) and the test measures adjustments (Ma) and there can be adjusted as the test measures adjusted as

					Standardise	a Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME	0	u u	0		0	0	0	
	or which: SME Secured by mortgages on immovable property	0		0		0		0	
Counterpart 8	of which: SME	0		0				0	
	or which: SME Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0		0	
	Covered bonds	-	-	0				-	
	Claims on institutions and corporates with a ST credit assessment	ō	0	0		0	0	ō	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

Control (Control (Contro) (Control (Contro) (Control (Contro) (Contro) (Contro) (Contro)

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30,	/06/2021	
	(mh 2.96, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 9	Control oversmensk er control banks Residenti oversmensk er ford authorites Residentioner Hullinske Statistics Residentioner Control oversmensk er forder Kantoner Ka				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh £88, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Country of Counterpart 10	Cathol assessments or cathol backs Records an exercution of local authorities and listic assessment Backs Hallitation Constantions Eartholitations Eartholitations Constantiation Constantiations Eartholitations Constantiation Constantiation Relations of which Still Earconnel is colorable Resources for a choice and constantiation choice Constantiation Constantiations Eartholitations and constantiation (Cliff) Collisions in childhons and constantiation Collisions in constantiation (Cliff)				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total <sup>2</sup>				0				

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early real relationshipsion (e.g., a shaftschor effect); (2) Takin value adjustments and providers converting on contriguent exclusion torse for second converting (Hub) and ther can funds indicates related to the expansive, bit holding end costs adjustments.



2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Ulster Bank Ireland Designated Activity Company

							IRB Ap	proach					
				As of :	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Tanua -		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	8,439	0	8,432	1,047	0	3	8,046	0	7,995	1,004	0	2
	Institutions Corporates	455 7.322	0	444 6.064	118 4.134	46	270	466 7.337	0 152	456 6.026	120	49	0
	Corporates Corporates - Of Which: Specialised Lending	1,322	14/	6,064	9,139	46	2/0	1,230	152	6,026	4,234	49	277 16
	Corporates - Of Which: SME	1.464	84	1,404	989	0	113	939	87	903	819	ő	116
	Retail	16.743	848	16.949	5.587	1.217	605	16.637	785	17,195	6.281	1.074	592
	Retail - Secured on real estate property	15,563	807	15,771	4,885	1,193	563	15,482	746	16,042	5,646	1,052	556
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CONSOIIUALEU UALA	Retail - Secured on real estate property - Of Which: non-S		807	15,771	4,885	1,193	563	15,482	746	16,042	5,646	1,052	556
	Retail - Qualifying Revolving	534	12	347	143	5	8	530	10	345	144	4	6
1	Retail - Other Retail	646	30	830	558 389	19 17	34	625	28	808	491	17	30
1	Retail - Other Retail - Of Which: SME	439 207	20	619	389	17	21	426 200	18	603 205	334 157	15	19
	Retail - Other Retail - Of Which: non-SME Equity	207	10	212	109	3	13	200	10	205	13/	3	11
	Other non credit-obligation assets	0	.0	0	122			0	0	0	130		
	IRB Total <sup>2</sup>				11,009						11,768		

Clipical exposure unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secutariation position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e 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 contral governments Institutions Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail	5,885 34 6,525 1,136 1,444 16,725	0 0 137 4 82 848	5,877 23 5,392 1,123 1,386 16,925	772 9 3,840 737 969 5,575	0 0 0 0 1,217	2 0 257 20 111 603	5,645 33 6,536 1,110 923 16,457	0 143 5 85 770	5,594 22 5,354 1,091 888 17,005	734 9 3,927 745 803 6,212	0 0 0 0 1,054	1 0 267 10 114 581
IRELAND	Rital - Sourced on real estate property Real - Sourced on real estate property - Of Which: SHE Real - Sourced on real estate property - Of Which: non-S Retail - Obter Retail Retail - Obter Retail - Of Which: SHE Retail - Obter Retail - Of Which: SHE Retail - Obter Retail - Of Which: SHE Retail - Obter Retail - Of Which: SHE	15,563 0 15,563 521 641 435 206 0	807 0 807 11 30 20 10 0	15,771 0 15,771 338 815 604 211 0	4,895 0 4,895 140 549 380 168 0	1,193 0 1,193 4 19 16 3 0	563 0 563 8 33 21 11 0	15,320 0 15,320 517 620 422 199 0	733 0 733 10 28 18 10 0	15,877 0 15,877 337 793 589 204 0	5,588 0 5,588 141 483 327 156 0	1,032 0 1,032 4 17 14 3 0	546 0 546 6 29 19 10 0
	Other non credit-obligation assets IRB Total												

(min F18 ~5)	Original	Exposure <sup>1</sup>		30/09/2020					As of :	31/12/2020				
(min FIR %)	Original	Exposure <sup>1</sup>												
(min FIIR 56)			Exposure	Kisk exposur	e amount	adjustments	Original	Exposure <sup>s</sup>	Exposure	Risk exposur	e amount	Value adjustment: and		
	Of which: Of which: provisions Of which: Of which: prov defaulted defaulted defaulted defaulted													
and central governments	0	0	0			0	0	0	0	0	0	0		
Institutions         0 <t< td=""></t<>														
	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 278 279 10 197 164 46 12 276 9 195 1273 49 85 5 83 43 0 6 87 5 85 44 0													
	85	5	83	43	0	6	87	5	85	44	0	6		
Corporates - Of Which: SME	8	2	7	4	0	2	4	2	4	1	0	2		
		1	21	10	0	1		9				6		
		0	0	0	0			8	96	33		5		
		0	0	0				0	0	0		0		
	0	0	0	2			24		20	33		0		
	2	0	0	2	0		2		0	2	0			
	1	ő	14		ő	â	2	ő		é	ő	â		
	1	0	1	0	0	ĩ	1	0	1	0	ő	1		
Read - Cond Read - Cr Winds, Ind Sec.		0		0	0		0	0	0	0	0	0		
dit-obligation assets	0	Ŭ	, i i i i i i i i i i i i i i i i i i i		L ů	5	5	Ŭ	Ŭ	-	l ů	l i i i i i i i i i i i i i i i i i i i		
Operation         Operation <t< td=""></t<>														

							IRB Ap	proach							
				As of	30/09/2020					As of	31/12/2020		ĺ		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and		
	(min EUR, %)	Of which: provisions defaulted defaulted defaulted													
	Central banks and central governments	1,054 0 1,054 57 0 0 1,009 0 1,009 57 0 50 0 50 15 0 0 49 0 49 12 0													
	Institutions	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$													
	Corporates														
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0		0	0	0	0	0	0		0		
	Corporates - Or Which: SMe Retail	0	0	0		0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	3	0	2	1	0	0		
	Retail - Secured on real estate property - Of Which: SME		0	ő	0		0	â	0	â		0	0		
GERMANY	Retail - Secured on real estate property - Of Which: non-S	ő	0	ő	ő	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	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
	Other non credit-obligation assets												1		
	IRB Total														
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accour	nt anv effect due I	to credit conversion	factors or credit r	isk mitigation tech	nioues (e.a. substi	ution effects).				

							IRB Ap	proach							
				As of	30/09/2020					As of	31/12/2020				
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments		
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	value.		Of which: defaulted	and provisions		
	Central banks and central governments	defaulted         defaulted         defaulted         defaulted           990         0         990         146         0         0         902         0         902         144         0         0           1         0         1         0         0         1         0 </td													
	Institutions														
	Corporates	209	0	209		209			28	0	0				
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail	1	0	0	0	0	0	4	0	3	1	0	0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	3	0	3	1	0	0		
FRANCE	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SF		0	0	0		0		0		0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	3	0	0	0	0	0		
	Retail - Other Retail	ő	0	ő	ő	ő	0	0	ő	ő	0	ő	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0		0	0	0	0	0	0	0		
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō		
	Other non credit-obligation assets														
	IRB Total														
	•	(1) Original export	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due I	o credit conversion	factors or credit	risk mitigation tech	niques (e.a. substi	tution effects).				

2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Ulster Bank Ireland Designated Activity Company

								IRB AP	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	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 5		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5		Retail - Secured on real estate property - Of Which: non-St	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 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	Read - Other Read - OF WHICH, HEIPSHE	0	0	ő		0	ő	0	ő	0	0	0	0
		credit-obligation assets		-		-			-		-			-
	IRB Total													

Country of									IRB Ap	proach							
Country of Country of Counterpart 6 (Web)         Country of Country of Counterpart 6 (Web)         Country of Co						As of	30/09/2020					As of	31/12/2020				
Country of				Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	adjustments		
Latitude         Initial Security of Country			(min EUR, 56)	Of which: defaulted defaulted defaulted defaulted													
Copustor Copustor of Work: Specification and and property of Work: Specification and property of Work: Specification and property of Work: Specification and property of Work: Specific		Central ba	nks and central governments	Of widch:         Of widch: <t< td=""></t<>													
Country of Counterparts         Country of Cou				0	0	0	0	0	0	0	0	0	0	0			
And Departs - Of Watch State         Image: Control of and and and and property of Watch State         Image: Control of and and and property of Watch State         Image: Control of and and and property of Watch State         Image: Control of and and and property of Watch State         Image: Control of and and and property of Watch State         Image: Control of and and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and and property of Watch State         Image: Control of and property of		Corporates		0	0	0	0	0	0	0	0	0	0	0			
Real         Real         Real         Second or rule state property Real         Second or rule state property Rea							0	0	0	0	0	0	0	0			
Real-3-cared on adiatab property         O         <			Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0			
Country of Counterpart 6         Real-Secure (rm at eaks pages)          Other, SP         0 <td></td> <td>Retail</td> <td></td> <td>0</td> <td></td>		Retail		0	0	0	0	0	0	0	0	0	0	0			
Country of Counterpart of Real-Score for not extra poorty of Whith: not 0         0					0	0	0	0	0	0	0	0	0	0			
Retal-Quellying Revolves         Non-Section         Section         Se	Country of Counterpart 6				0	0	0	0	0	0	0	0	0	0			
Real-Other Real- Back         0	country of counterpart of				0	0	0	0	0	0	0	0	0	0	0		
Real-Oper Meal-OP Work-SPE         0 </td <td></td> <td></td> <td></td> <td></td> <td>0</td>					0	0	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of White: non-SPE         0					0	0	0	0	0	0	0	0	0	0			
Early         Control and Gradie and Control a					0	0	0	0	0	0	0	0	0	0			
Other non credit-obligation assets			Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0	0		
IRB Total		Equity Other non	credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0		
		IRB Total															

							тко ар	proden					
				As of 3	30/09/2020					As of	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Tanua -		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Country and 7	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7	Retail - Secured on real estate property - Of Which: non-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	0	0	0	0
	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, 56)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	Ū	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart of	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	0	0	0	0
	Equity	0	0	0	U	0	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
		(min EUR, 56)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
		iks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	corporates * or which: she	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9		Retail - Secured on real estate property - Of Which: non-SP	ő	0	ő	ő	ő	0	0	ő		0	ő	0
		Retail - Qualifying Revolving		0	ő	0		0	0		0	0		0
		Retail - Other Retail	0	0	ő	ő	ő	0	0	ő	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		ō	ō	ō	ō	ō	ō	ō	ō	ō	0	ō	ō
	Other non	redit-obligation assets												
	IRB Total													

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

							IRB AF	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions 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: SPE	0	0	0	0	0	0	0	0	0	0		0
	Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
C	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												





# 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Ulster Bank Ireland Designated Activity Company

			IRB A	proach					
3/2021	31/03/2021					As of	30/06/2021		
Risk exposure amo	Risk exposu	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
1,130		0	2	9,027	0	8,972	1,170	0	3
107		0	0	459	0	449	111	0	0
4,261		101	273	6,897	141	5,779	4,338	51	271
846 882		0	15	1,241	9	1,227	894	0	41 118
6.151		1.050	574	1,167	608	15.915	6.914	866	482
5,493		1,030	577	14,967	572	14,813	6.116	842	447
0	0	0	0	0	0	0	0,110	0	0
5,493	5,493	1.028	537	14.967	572	14.813	6.116	842	447
138	138	4	7	520	9	329	169	4	7
520		18	30	593	26	773	629	20	28
367		16	19	414	17	588	448	17	18
153	153	3	11	179	9	184	181	3	11
0		0		0	0	0	0	0	
134							121		
11,782	11,782						12,654		
	eported before tal				ing into account any effect due to credit conversion fa the results prior to the 2019 exercise.				ing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

							IRB Ap	proach					
				As of :	31/03/2021					As of 3	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %i)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	6,842	0	6,788	891	0	1	6,872	0	6,818	939	0	3
	Institutions	32	0	21	9	0	0	31	0	20	8	0	0
	Corporates Corporates - Of Which: Specialised Lending	6,524 1.149	196	5,323 1.138	3,898	0	259 10	6,141 1.120	131	5,124	4,052	5	258 34
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,149	81	1,138	/82	0	10	1,120	84	1,107	816	0	34 114
	Corporates - UT Which: SME Retail	1,125	81 735	1,085	6.079	1.029	561	1,149	84 595	1,105	6.851	851	473
	Retail - Secured on real estate property	15,152	698	15,688	5,432	1,029	526	13,905	560	14,653	6,055	827	479
	Retail - Secured on real estate property - Of Which: SME		0	13,000	0	0	0	0	0	0	0,000	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-		698	15.688	5.432	1.008	526	14.811	560	14.653	6.065	827	439
	Retail - Qualifying Revolving	511	9	320	135	4	7	507	9	321	166	4	6
	Retail - Other Retail	605	28	776	511	18	28	588	26	757	620	20	27
	Retail - Other Retail - Of Which: SME	416	19	583	359	15	19	409	17	573	440	17	17
	Retail - Other Retail - Of Which: non-SME	188	9	193	152	3	10	178	9	183	180	3	10
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking i	nto account any	effect due to crea	dit conversion fai	ctors or credit ris	k mitigation tech	niques (e.g. substituti	on effects).	-

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	- Hereite		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	3 279	10	3 199	218	101	13	3	0	3 196	163	45	12
	Corporates Corporates - Of Which: Specialised Lending	2/9	10	199	218	101	13	258	10	196	163	45	12
	Corporates - Of Which: SPEcarsed Lending Corporates - Of Which: SME	00	2	8/ 9	14	0	5	50	3	00	17	0	4
	Retail	105	8	114	42	11	7	101	7	111	37	8	5
	Retail - Secured on real estate property	92	7	94	33	11	5	87	6	89	27	7	4
UNITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SP	92	7	94	33	11	5	87	6	89	27	7	4
	Retail - Qualifying Revolving	8	0	6	2	0	0	9	0	6	2	0	0
	Retail - Other Retail	4	0	14	7	0	1	5	0	15	8	0	1
	Retail - Other Retail - Of Which: SME	4	0	14	7	0	0	4	0	14	7	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	1	1	0	1	1	0	1
	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 :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	1,002	0	1,002	55	0	0	964	0	964	51	0	0
	Institutions	49	0	49	11	0	0	49	0	49	10	0	0
	Corporates	54	0	54	10		0	45	0	45	8	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Writch: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	2	ő	2	0	0	0	2	ő	2	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-S	2	ō	2	ō	ō	ō	2	ō	2	0	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	re amount	Value adjustments and
	(min ELIR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	799	0	799	127	0	0	747	0	747	121	0	0
	Institutions	1	0	1	1	0	0	1	0	1	1	0	0
	Corporates	207	0	207	26	0	0	207	0	207	24	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	4	0	4	2	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	3	0	3	1	0	0	3	0	3	1	0	0
FRANCE	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-SP	3	0	0			0	2		0		0	0
	Retail - Qualifying Revolving	3	0	3	1		0	3		3	1	0	0
	Retail - Other Retail	0	ő	ő	0	ő	0	ő	ő	0	ő		0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
1	Retail - Other Retail - Of Which: non-SME	0	0	ō	o	0	0	0	0	ō	0	0	0
	Equity	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to cred	dit conversion fa	ctors or credit ris	k mitigation tech	nniques (e.g. substituti	on effects).	-



## 2021 EU-wide Transparency Exercise Credit Risk - IRB Approach

Ulster Bank Ireland Designated Activity Company

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SPEciated Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
6	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 5	Retail - Secured on real estate property - Of Which: non-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 Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	0		0			0		0		Ŭ,		
	IRB Total												
	ING IOTAI	(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	to account any	effect due to crea	dit conversion fa	ctors or credit ris	k mitigation tec	hniques (e.g. substitutio	n effects).	1

version factors or credit risk mitigation techn

							IRB Ap	proach							
				As of	31/03/2021					As of	30/06/2021				
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmer and		
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision		
		0	0	0	0	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	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		
			0	0	0	0	0	0	0	0	0	0	0		
			0	0	0	0	U	0	0	0	0	0	0		
			0	0	0	0	0	0	0	0	0	0	0		
		0	0		0	0	0	0	0	0	0	0	0		
		0	0	0		0	0	0	0	0		0			
		0	0	0	0	0	0	0	0	0	0	0	0		
Frankland.	Ketai - Other Ketai - Of Which: non-SME				0	0	0	0	0	0		0			
	credit-obligation assets	U	0	0	0	0	0	0	0	0	0	0	0		
	Institution Corporate: Retail Equity	Control loss and control governments  Exclusions Corporate Corporate Corporate Corporate Corporate Retail R	Control banks and costs of provements Corporates - Of Which, Shot Corporates - Of Which, Shot Retail - Corporates - Of Whi	Control banks, and control approximation         default           Backbacker         0           Section Section         0           Compositie         O'Mitch. Specialized Landing         0           Compositie         O'Mitch. Specialized Landing         0           Keala         Section of an call acids property or Mitch. Specialized Landing         0           Retail         Second on real acids property or Mitch. Specialized Landing         0           Retail         Second on real acids property or Mitch. Specialized Landing         0           Retail         Composities or Mitch. Speci	Cell         Display         Expenses <sup>1</sup> Expe	Control back and collid powersmith?         Control b	Original Exposure         Control Exposure         Rest exposure         Rest exposure         Rest exposure         Control Rest exposure	A of 31/03/2021           Original Expression         Expression         Fail Expression         Fail Expression         Original Expression         Fail Expression         Original Expression         Fail Expression         Original Expression         Fail Expression         Original Expressine Express	Original Expensive*         Expensive*         Expensive*         Expensive*         Expensive*         Expensive*         Problem         Original Expensive*         Original Expensive*         Problem         Original Expensive*         Problem         Original Expensive*         Original Expensive*         Original Expensive*         Original Expensive*         Problem         Original Expensive*         Origina	Act of 31 (02) (2021         Conjunit Expansive <sup>1</sup> Rife expensive samewate production         Conjunit Expansive <sup>1</sup> Rife expensive samewate production         Conjunit Expansive <sup>1</sup> Conjunit Expansive <sup>1</sup> Conjunit Production         Conjunit Production <td>As of \$1(5)/3021         Second 1         As of \$1(5)/3021         Original Expanse*         As of \$1(5)/3021         Original Expanse*         Original Ex</td> <td>Act of 31(05)(2021         Act of 33(105)(2021         Act of 33(105)(2021</td> <td>As of 31/02/2021         Colspan="2"         Sequence of the sequence sample.         Colspan="2"         Response of the sequence sample.         Colspan="2"             <th <="" colspan="2" td="" th<=""></th></td>	As of \$1(5)/3021         Second 1         As of \$1(5)/3021         Original Expanse*         As of \$1(5)/3021         Original Expanse*         Original Ex	Act of 31(05)(2021         Act of 33(105)(2021         Act of 33(105)(2021	As of 31/02/2021         Colspan="2"         Sequence of the sequence sample.         Colspan="2"         Response of the sequence sample.         Colspan="2"         Colspan="2" <th <="" colspan="2" td="" th<=""></th>		

								IRB Ap	proacn					
					As of	31/03/2021					As of	30/06/2021		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates		0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 7		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart /		Retail - Secured on real estate property - Of Which: non-St	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
		credit-obligation assets												<i>(</i>
	IRB Total													6

							IRB Ap	proach					
				As of 3	1/03/2021					As of :	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	ő		0	0	0			0	0	0	ő
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-SP		0	ő	0	0	0	0	0	0	0	0	ő
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

iginal exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. subst

							ткв Ар	proacn					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
country of counterpart 5	Retail - Secured on real estate property - Of Which: non-	5) 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
1	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 Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of :	31/03/2021					As of	30/06/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Which: SME 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
	Retail - Secured on real estate property - Of Which: SME	0	ő	0	0	0	0	ő	ő	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: on-SP	0	ő	0	0	0	0	ő	ő	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								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 [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more Total	-													1
[ 0 - 3M [   3M - 1Y     1Y - 2Y														
[ 2Y - 3Y [ [3Y - 5Y ]	Belgium													
[5Y - 10Y [ [10Y - more Total	-													4
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 27 - 37 ] [ 37 - 57 ] [ 57 - 107 ]	Bulgaria													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
	Cyprus													
[2] - 5Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Czech Republic													
[10Y - more Total														4
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y ] [3Y - 5Y ]	Denmark													
[107 - more Total [0 - 3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	1													
[ 3M - 1Y [ [ 1Y - 2Y [														
[5Y - 10Y [	Estonia													
Total														4



						Ulster Banl	k Ireland Designated Act	ivity Company						
							As of 31/12/2020							
						Diree	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance si	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	ı 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[SY - 10Y] [107 - more Total [0 - 3M   [3M - 1Y] [3Y - 3Y] [3Y - 2Y] [3Y - 3Y] [SY - 10Y] [107 - more Total [0 - 3M   [3M - 1Y] [3M - 1Y]	France	100 102 78 231 331 61 0 <b>902</b>	100 102 78 231 331 61 0 <b>902</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	100 102 78 231 331 61 0 <b>902</b>	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	144
[ 2Y - 3Y [ [3Y - 5Y ]	Germany	50 100 127 102 237 0 616	50 100 127 102 237 0 0 0 616	0 0 0 0 0 0		50 100 127 102 237 0 0 616	0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0		32
131 2011 1307 - more Total 1 0 - 3M 1 1 3M - 1Y 1 1 3M - 1Y 1 1 2Y - 3Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 10Y - more Total	Croatia													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Greece													
15Y - 10Y   10Y - more Total [0 - 3M [ [3M - 1Y ] [3Y - 2Y ] [3Y - 2Y ] [3Y - 5Y ] [5Y - 10Y ] [5Y - 10Y ] [0 - 2W ]	Hungary													
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	0 1 1 4 0 0 2 <b>9</b>	0 1 1 4 0 0 2 <b>9</b>	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 1 1 4 0 0 2 <b>9</b>	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 4 0 0 0 0 5	0 0 0 0 0 0 0	7
Total [ 0 - 3M f [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y f ] [ 3Y - 5Y f ] [ 5Y - 10Y [ ] [ 10Y - more Total	Italy												-	
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



						Ulster Ban	k Ireland Designated Acti	vity Company						
							As of 31/12/2020							
						Direc	t exposures							_
	(mln EUR)		1	On balance sl	heet				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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
137 - 1071 107 - more Total [0 - 3M] [3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total [0 - 3M]	Luxembourg													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Malta													
[3] • 10 + 1 [4] • more Total [0 - 3M ] [3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Poland													
Total Total [ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Portugal													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Romania													
100 - more Total [0 - 3M ] [3M - 1Y ] [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [0Y - more Total	Slovakia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
						1		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	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
10-3M1 134-3Y1 137-	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	United Kingdom			0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 118 0 0 118	0 0 0 0 0 0	0
101 - more Total [0 - 3M [ [3M - 1Y ] [3M - 1Y ] [3Y - 2Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Iceland													
Total [0-3M] [3M-1Y1 [3M-2Y1 [3Y-2Y1 [3Y-3Y1 [3Y-3Y1 [3Y-3Y1 [3Y-3Y1 [3Y-3Y1 [3Y-2Y1 [3Y-2Y1 [3Y-2Y1 [3Y-3Y	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Australia													
Iotal           [ 0 - 3M f           [ 3M - 1Y [           [ 1Y - 2Y f           [ 3Y - 3Y f           [ 3Y - 5Y f           [ 5Y - 10Y f           [ 10' - more           Total	Canada													
10431 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance si	neet exposures	
								Derivatives with pos	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)											Risk weighted exposure amount
			positionsy	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.													
Total [0-34] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-117] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f [ 3M - 1Y f [ 1Y - 2Y f [ 2Y - 3Y f [ 3Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Middle East													
10-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

#### Ulster Bank Ireland Designated Activity Company As of 31/12/2020 Direct exposures On balance sheet Derivatives Off balance sheet (min EUR) Off-balance sheet exposures Derivatives with positive fair value Derivatives with negative fair value Risk weighted exposure amou Total carrying amount of Total gross carrying amount of non-derivative financial assets non-derivative financial assets (net of short **Residual Maturity** Country / Region positions) Nominal Provisions of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other of which: Financial assets held for trading of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount comprehensive income [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total Africa [ 0 - 3M [ [ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ Other [10Y - more Tota 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 keast 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). Inspective 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 hem 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, Bollwia, Brazil, Chile, Colombia, Costa Riza, Dominica, Dominica, Dominica, Dominica, Dominica, Borbador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahamas, Barbados, Cayman Islands, Cuba, Fierch Guiana, Guadeoupe Mattingue, Paretor Roco, Saint Barthélemy, Turis And Caicos Islands, Virgin Islands (Britsh), Virgin I

Africe: Agents, Eggnt, Monrcos, South Mica, Angola, Benin, Brotswara, Barkins Faco, Brunde, Cameron, Cape Vende, Central Africa: Republic Of The, Cife D'Ivivie, Equatorial Guinea, Fitzea, Ethiopia, Gabon, Gamba, Gainea, Guinea-Sissuu, Kenya, Lesoth, Liberia, Hadagascar, Malavi, Hauritana, Maurathaia, Mayer, Ngoria, Ravanda, Sao Tone And Principe, Sengal, Schoold, School School

(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 subtraction from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accent an approximation in the order of e04.



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			l l
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 [ [ 10Y - more Tota]	Austria													
Total [0-3M[ [3M-1Y] [1Y-2Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium													
[0 - 3M f [3M - 1Y f [1Y - 2Y [ [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Bulgaria													
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [ [3M - 1Y ] [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Estonia													



						Ulster Ban	k Ireland Designated Acti	vity Company						
							As of 30/06/2021							
						Dire	ct exposures					0711		_
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	1ce 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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
15Y - 10Y   10Y - more Total [0 - 3M   [3M - 1Y   [3M - 1Y   [3Y - 2Y   [3Y - 5Y   [5Y - 10Y   [5Y - 10Y   [0 - 3M   [0 - 3M	France	0 101 232 126 288 0 0 0 747	0 101 232 126 288 0 0 747	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 101 232 126 288 0 0 747	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	115
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Germany	0 225 164 130 0 0 612	0 226 152 104 130 0 0 612			0 226 152 104 130 0 0 612								28
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Ireland	0 1 2 0 2 7	0 1 2 0 0 2 7				0 1 2 0 0 2 5		0 0 0 0 0 0 0	0 0 0 0 0 0		0 5 0 0 5 0 0 5		6
101 - more Total [0 - 3M ] [3M - 1Y ] [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [0Y - more Total	Italy													
10 - 3M f [ 3M - 1Y f [ 1Y - 2Y [ [ 2Y - 3Y f [ 5Y - 10Y f [ 10Y - more Total	Latvia													



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balaı	1ce sheet	
												Off-balance sl	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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
137 - 1071 107 - more Total [0 - 3M [ 13M - 1Y[ 13M - 1Y[ 13Y - 2Y[ 13Y - 5Y[ 13Y - 5Y[ 15Y - 10Y[ 10Y - more Total [0 - 3M [	Luxembourg													
[ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Malta													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
Total	Portugal													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Romania													
15Y - 10Y   10Y - more Total 10 - 3M [ 3M - 1Y [ 3M - 1Y [ 12Y - 3Y [ 13Y - 5Y ] [5Y - 10Y [ 10Y - more Total	Slovakia													
10 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Slovenia													



						Ulster Ban	k Ireland Designated Acti	vity Company						
							As of 30/06/2021							
						Diree	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet 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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
15Y - 10Y   10Y - more Total [0 - 3M   [3M - 1Y   [3M - 1Y   [3Y - 2Y   [3Y - 5Y   [5Y - 10Y   [5Y - 10Y   [0 - 3M   [0 - 3M	Sweden													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	United Kingdom		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 124 0 124	0 0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Australia													
101 - more Total [0 - 3M [ [3M - 1Y ] [3M - 1Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [107 - more Total	Canada													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Ulster Ban	k Ireland Designated Act	ivity Company						
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance s	neet exposures	
								Derivatives with pos	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	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y ]	Japan													
[5Y - 10Y [ [10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]														
[3Y - 5Y [ [5Y - 10Y [	U.S.													
[10Y - more Total [0 - 3M [	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ]	China													
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more	China													
Total [0 - 3M [ [3M - 17]														
[ 1Y - 2Y [ [ 2Y - 3Y [	Switzerland													
[3Y - 5Y [ [5Y - 10Y ] [10Y - more Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Other advanced economies non EEA													
۲۵۲ - ۱۵۲ ۲ ۲۵۷۲ - more Total ۲۵ - ۱۳۲	-													
[ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Other Central and eastern Europe countries non EEA													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]														
[3Y - 5Y ] [5Y - 10Y ]	Middle East													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [	1													
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Latin America and the													
[5Y - 10Y [ [10Y - more	Caribbean													
Total	I													



#### General governments exposures by country of the counterparty

#### Ulster Bank Ireland Designated Activity Company As of 30/06/2021 Direct exposures On balance sheet Derivatives Off balance sheet (min EUR) Off-balance sheet exposures Derivatives with positive fair value Derivatives with negative fair value Risk weighted exposure amou Total carrying amount of Total gross carrying amount of non-derivative financial assets non-derivative financial assets (net of short **Residual Maturity** Country / Region positions) Nominal Provisions of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other of which: Financial assets held for trading of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount comprehensive income [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total Africa [ 0 - 3M [ [ 3M - 1Y [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ Others [10Y - more Tota 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 keast 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). Inspective 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 hem 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, Calombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Borhador, Grenada, Guatemala, Guyana, Hait, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Uncent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuope, Martinique, Paretro Rico, Sain Barthélemy, Turis And Caicos Islands, Virgin Islands (Britsh), Wrigin Islands (Bri

Africa: Algeria, Egypt, Moroco, South Africa, Angola, Benin, Betswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Orad, Comoros, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bessau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambioue, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Cinana, Autor and Turisia.

(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 subtraction from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accent an approximation in the order of e04.

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

Ulster Bank Ireland Designated Activity Company

								As of 30	/09/2020															As of 31	/12/2020							
		carrying amour							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	uross carrying	Gra	ss carrying amoun							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: soposuns wi forbiariance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but net credit- impained (Stage 2)		ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposions with forbarance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not crudit- impaired (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit risk since initial recognition but rot credit- impaind (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposume wit forbearance meakures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monatoria	983	857	59	623	115	95	π	98	65		64	34	26	16	0	0	95	92	5	59	5	4	2	11	9	1	9	2	2	1	٥	۰
of which: Households	421	345	33	175	76	66	49	33	12	3	11	21	20	12	0	0	27	24	2	11	з	3	2	2	1	٥	1	1	1	1	٥	۰
of which: Collateralised by residential immovable property	358	285	31	132	70	65	44	27	7	2	6	20	19	11	0	0	22	19	2	10	3	2	2	2	1	٥	1	1	1	٥	0	۰
of which: Non-financial corporations	559	520	25	445	29	30	27	55	53	6	12	12	6	5	0	0	69	ø	3	48	2	2	٥	9		1		1	1	٥	0	۰
of which: Small and Medium-sized Enterprises	306	292	19	241	14	6	4	38	30	4	29		3	2	0	0	25	24	1	15	2	1	0	4	3	0	3	1	1	٥	٥	0
of which: Collateralised by commercial immovable property	120	117	3	98	3	3	2	10	10	1	10	0	۰	٥	0	٥	45	44	3	36	2	2	٥	7	6	1	6	1	1	٥	٥	٥

								As of 30,	(09/2020															As of 31	/12/2020							
	Gross	canying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross canying amount		anying amount							Accumulated imp		ulated negative char				Maximum amount of the guarantee that can be considered	amount
		Performing			Non-perform																											
(min EuR)			Of which: exposures with forbaarance 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 or past-due <= 90 days			Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit fisk since initial scoophtion but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearsnoe measures	Of which: Instruments with significant increase in credit misk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposures wit forbeasings measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)		Of which: exposures with forbaarance 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	performing
Loans and advances with sopined EBA-compliant monatoria	1,999	1,677	155	823	322	284	220	150	53	10	40	95	90	58	۰	21	2,834	2,381	302	1,304	453	383	300	273	127	25	123	145	130	78	٥	16
of which: Households	1,777	1,455	152	734	321	284	220	138	41	10	38	97	90	58	۰	21	2,141	1,755	234	840	386	342	247	178	55	14	53	123	116	63	0	10
of which: Collateralised by residential immovable property	1,737	1,417	151	714	320	254	219	135	38	9	ж	97	90	58	۰	20	2,054	1,681	223	755	383	340	245	171	49	13	47	122	115	63	٥	10
of which: Non-financial corporations	221	220	4	89	1	۰	0	12	12	1	10	٥	۰	٥	۰	0	690	634	68	463	67	40	53	94	72	12	70	23	15	15	٥	6
of which: Small and Medium-sized Enterprises	106	107	2	41	1	٥	٥	6	5	٥	5	٥	٥	٥	٥	٥	233	201	29	153	31	16	19	41	27	6	27	14			٥	5
of which: Collateralised by commercial immovable property	27	27	1	21	٥	۰	0	2	2	0	1	٥	0	٥	۰	0	474	427	ж	330	47	39	28	75	58	20	57	17	14	12	٥	6

								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 forbarance measures	Of which: Instruments with significant increase in oredit risk since initial necognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposizeris with forbsarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit sisk since initial necognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposizeris with forbsarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantize received in the context of the CDVID-19 crisis			Peforming	Of which: exposures with forbearance meakones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial necognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	٥	0	٥	0	٥	٥	0	٥	٥	0	0	٥	٥	0	0	0	3	3	0	1	٥	٥	0	٥	٥	0	۰	0	٥	۰	з	0
of which: Households	0	0			٥			۰	0			0				٥	1	1			٥			٥	۰			0				۰
of which: Collateralised by residential immovable property	0	٥			0			۰	0			0				٥	٥	0			٥			٥	0			٥				0
of which: Non-financial corporations	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	3	3	٥	1	٥	٥	٥	٥	۰	٥	۰	٥	٥	٥	2	٥
of which: Small and Medium-sized Enterprises	0	٥			٥			٥	٥			٥				٥	2	2			٥			٥	۰			٥				۰
of which: Collateralised by commercial immovable property	0	٥			0			٥	0			0				٥	1	1			0			٥	۰			0				0



Information on loans and advances subject to legislative and non-legislative morationis and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Ulster Bank Ireland Designated Activity Company

1								As of 31	(03/2021															As of 30	/06/2021							
	Gross	carrying amoun							Accumulated imp						Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			anges in fair valu			Maximum amount of the guarantee that can be considered	e Gross carrying amount
(min 8248)		Performing	Of which: exposume wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in could risk since initial not credit- impained (Stage 2)		ng Of which: exposures with forbearance 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 with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)	Non-perform	ing Of which: exposures 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: anstruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee necessed in the context of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant monitoria	٥	٥	٥	۰	٥	۰	۰	٥	٥	٥	۰	٥	0	٥	٥	٥	0	۰	٥	۰	٥	٥	0	٥	۰	٥	۰	٥	٥	0	٥	۰
of which: Households	0	0	0	٥	0	0	٥	0	0	٥	٥	٥	0	0	٥	0	0	٥	0	٥	0	0	0	0	٥	٥	۰	0	0	0	0	۰
of which: Collateralised by residential immovable property	۰	0	٥	٥	٥	۰	٥	0	0	0	0	٥	0	٥	0	٥	0	۰	٥	٥	٥	0	۰	0	۰	0	۰	٥	0	۰	0	٥
of which: Non-financial corporations	۰	0	٥	٥	٥	۰	٥	0	0	0	0	0	0	٥	0	٥	0	۰	٥	٥	٥	0	•	0	۰	0	۰	٥	0	•	٥	٥
of which: Small and Medium-sized Enterprises	۰	0	٥	۰	٥	۰	٥	0	0	0	0	٥	0	٥	0	٥	0	۰	٥	۰	٥	0	٥	0	۰	0	۰	٥	0	٥	0	٥
of which: Collateralised by commercial immovable property	٥	٥	0	٥	٥	٥	٥	0	٥	٥	0	٥	0	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	۰	٥	0	٥	٥	٥

								As of 31,	03/2021															As of 30	/06/2021							
	Gross	carrying amount							iccumulated imp			anges in fair val			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated imp			inges in fair vals			Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which:	Of which:	Non-perform	ing Of which:	-			Of which:	Of which:	Non-perform	ing Of which:		ļ				Of which:	Of which:	Non-perform	ing Of which:				Of which:	Of which:	Non-perform	ng Of which:			
(min EUR)			exposures with forbearance measures	or when: Instruments with significant increase in ceedit risk since initial recognition but not credit- impained (Stage 2)		er winch: exposures with forbaaring measures	Of which: Unlikely to pay that are not paist-due <= 90 days			erposunes with forbearance measures			or 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 COVID-19 crisis	Inflows to non- performing exposures			erpolurei with forbeanos measures			exposures with forbarrance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days				or writen: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		on which: exposures with forbaance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	2,849	2,412	377	1,312	407	376	258	271	132	41	128	139	123	67	٥	10	2,743	2,376	401	1,251	367	307	224	263	135	46	131	128	110	69	0	14
of which: Households	2,125	1,755	250	860	369	326	218	169	53	15	51	115	107	54	0		2,047	1,731	255	787	316	224	194	158	52	16	50	105	97	59	0	6
of which: Collateralised by residential immovable property	2,046	1,642	239	611	324	323	216	161	48	14	46	113	107	54	0	7	1,973	1,661	243	740	312	271	192	150	46	14	44	204	8	8	0	6
of which: Non-financial corporations	721	654	127	451	68	50	50	102	78	26	77	24	16	13	0	2	693	643	146	463	51	33	31	105	83	30	61	22	14	30	0	
of which: Small and Medium-sized Enterprises	299	252	35	199	37	24	22	5	38	10	38	17	10		0	1	200	249	49	191	39	23	22	54	36	12	z	18	10	7	0	7
of which: Collateralised by commercial immovable property	476	425	76	330	49	47	37	79	63	24	62	15	14	9	0	1	479	445	97	338	32	29	18	62	68	27	66	14	12	6	0	5

								As of 31	(03/2021															As of 3	0/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount	Gross														Maximum amount of the guarantee that can be considered	Cross carrying amount
		Performing			Non-perform	ming		1				Non-perform	ing				1	Performing			Non-perform	ing			Performing			Non-performi	ng			
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit ink since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbearance measures	h Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skage 2)		Of which: exposures with forbaarance 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- parforming exposures			Of which: exposures with forbeasinge measures	Of which: Instruments with significant increase in credit fink 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 ordit nik since initial nicognition but not credit- impained (Shage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee necelved in the contact of the COVID-19 crisis	a non- performing
Newly originated loans and advances subject to public guarantee schemes			٥	6	٥	٥	٥	1	1	٥	1	٥	۰	٥	7	٥	13	13	٥		٥	٥	٥	1	1	0	1	٥	0	٥	11	۰
of which: Households	1	1			٥			0	٥			0				0	1	1			٥			٥	٥			٥				•
of which: Collateralised by residential immovable property	۰	٥			0			0	0			0				0	٥	۰			0			٥	۰			0				•
of which: Non-financial corporations	4	8	٥	6	٥	٥	٥	1	1	٥	1	0	٥	٥	6	0	12	12	٥	9	0	٥	٥	1	1	0	1	٥	0	٥	10	٥
of which: Small and Medium-sized Enterprises	7	7			٥			1	1			0				0	11	11			0			1	1			0				
of which: Collaberalised by commercial immovable property	1	1			٥			0	0			0				0	2	2			0			٥	۰			٥				•

