

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	2,159	2,931	2,962	2,896	2,145	2,130	2,109
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	20	86	86	86	42	64	64
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-7	282	-275	-256	-1,136	-1,567	-1,360
Profit or (-) loss for the year	767	1,233	939	880	-676	-709	-543
Coverage ratio: non-performing exposure (%)	32.66%	28.61%	26.28%	25.01%	35.44%	33.41%	32.68%
Common Equity Tier 1 capital	9,944	10,063	10,256	10,571	8,312	6,951	6,063
Total Risk exposure amount (all transitional adjustments included)	55,558	56,220	56,405	56,596	59,078	60,151	60,932
Common Equity Tier 1 ratio, %	17.90%	17.90%	18.18%	18.68%	14.07%	11.56%	9.95%
Fully loaded Common Equity Tier 1 ratio, %	16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%
Tier 1 capital	11,057	11,176	11,369	11,684	9,425	8,064	7,176
Total leverage ratio exposures	133,971	133,971	133,971	133,971	133,971	133,971	133,971
Leverage ratio, %	8.25%	8.34%	8.49%	8.72%	7.04%	6.02%	5.36%
Fully loaded leverage ratio, %	7.61%	8.21%	8.54%	8.79%	6.64%	5.95%	5.40%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
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2023 EU-wide Stress Test: Credit risk IRB

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expo	sure amounts								
		A-II	RB	F-	IRB	,	-IRB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Notificialized	Delauteu			Noiroelauteu	Detautied									
	Central banks Central governments	0		5,917				280		5,399	16					-
	Institutions Corporates	0	- (24,012				2,478		12,033	2,310	365	5 6	37	135	36.85%
	Corporates - Of Which: Specialised Lending	0		2,056	27			1,472		1,986	54	23	7		22	79,72%
	Corporates - Of Which: SME Retail	18,752	250	2,004	215	4,95	36	2,235		1,430	574 668	215 250	20	8	73	33.85% 31.83%
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	18,752 0	250	0 0		4,95	36	0 0	(18,084	668	250	20	1	79	31.83%
ATD GLOUP PIC	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	18,752	250	0		4,95	36	0 0	0	18,084	668	250	20	1	79	31.83%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	-	0	9			0 0		0	0	9				
	Retail - Other Retail - Of Which: non-SME	0	Ċ	0	Ċ			0	Ċ	0	0	Ċ			, a	-
	Equity Securitisation	0	()						0	0					
	Other non-credit obligation assets IRB TOTAL	7 18,760	250	46,982	365	4,957	365	17,131		36,229	2,995	615	89	39:	214	0.00% 34.80%
									Actual							
			Exposu	ire values			Risk expo	sure amounts	31/12/2022*	1 1					1	
		A-II	RB	F-	IRB	,	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)														
	Central banks Central governments Institutions	0	(0	0			0		0	0				0	
	Corporates	0		9,004	325			91 8,254		83 7,174	1,668	325	31	23	122	37.47%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0		812	27			557 2.175		75S 1.383	54 552	27	7	8	22	37.47% 79.72% 33.85%
	Retail Retail - Secured on real estate property	18,710	249	0 0	215	4,93	36 36	4 0		1.383 18,050 18,050	660 660	249		1	79	33.85% 31.88% 31.88%
IRELAND	Retail - Secured on real estate property - Of Which: SME	18,710 0	(0		1		0		0	0	249) (0	
IKELAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	18,710	249	0 0		4,93	36	0 0		18,050	660	249	20	1	79	31.88%
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0				0		0	0	9				
	Retail - Other Retail - Of Which: non-SME	0		0	Č			0		0	0					
	Equity Securitisation	0				-				0	0					-
	Other non-credit obligation assets TRR TOTAL	7 18.718	249	9.145	325	4.940	364	8.345		7 25,314	2,329	574	62	25	201	0.00% 35,04%
													•			
									Actual 31/12/2022*							
			Exposu	ire values		1	Risk expo	sure amounts	31/12/2022-							1
		A-II		ure values F-	IRB	,	Risk expo		IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
			RB	F-			IRB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min BR, %)	A-II Non-defaulted		Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	IRB Defaulted		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments		RB	Non-defaulted 4.853	Defaulted		IRB	Non-defaulted	IRB Defaulted	4.853	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Corporates		RB	Non-defauked 1 4.853 0 0 1 9,626 1 1,102	Defaulted		IRB	Non-defaulted 221 0 793 932	Defaulted	0 4.853 0 0 1 184 0 956	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions		RB	Non-defaulted 1 4.853 1 0 9,626 2 1,102 523	Defaulted		IRB	Non-defaulted 221 0 0793	Defaulted	0 4.853 0 0 184	Stage 2 exposure 0 0 48 0 21	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions Corporates = Of With: Specified Landing Corporates = Of With: Specified Landing Exital Retail	Non-defaulted 0 0 0 0 0 0 0 1 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	0 4.853 0 0 1 184 0 956 0 512 0 40 0 15	Stage 2 exposure 0 0 0 0 48 0 21 4 4	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - -
NITED KINGDOM	Contral lander Central governments Central governments Contral gov	Non-defaulted) 0 0 0 0 0 0 1 9 19 19	RB	Non-defaulted 1 4.853 1 0 9,626 1 1,102 1 523 1 61	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	1 4.853 0 0 1 184 0 956 0 512 0 40 0 15 0 15	Stage 2 exposure 0 0 0 0 48 0 21 4 4 4 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - - - - - - -
INITED KINGDOM	Central basis Central governments Institutions Cirporates Corporates Corporat	Non-defaulted 0 0 0 0 0 0 0 1 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	0 4.853 0 0 1 184 0 956 0 512 0 40 0 15	Stage 2 exposure 0 0 0 0 48 0 0 21 4 4 4 4 0 0 4 6 0 0 6 0 6 0 6 0 6 0 6 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - - - - - - -
UNITED KINGDOM	Central basis Central governments Institutions Cirporates Corporates Corporat	Non-defaulted) 0 0 0 0 0 0 1 9 19 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	1 4.853 0 0 1 184 0 956 0 512 0 40 0 15 0 15	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - -
INITED KINGDOM	Central banks Central agovernments Institutions Corporates Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers Retail - Secured on real estate property Retail - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - College - Secured - Secur	Non-defaulted) 0 0 0 0 0 0 1 9 19 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	1 4.853 0 0 1 184 0 956 0 512 0 40 0 15 0 15	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - - - - - - -
INITED KINGDOM	Contral lavoise Central spowerments Central spowerments Central spowerments Companies of Which: Specialized Lending Retail - Specialized on one entail property Retail - Specialized on one entail property Retail - Specialized on one entail property of Which: Specialized Lending Retail - Companies on entail property Retail - Companies on entail property Retail - Companies Companies Retail - Companies Retail - CM Which: Specialized Retail - CM Retail -	Non-defaulted) 0 0 0 0 0 0 1 9 19 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted C C C C C C C C C C C C C C C C C C		IRB	Non-defaulted 221 0 793 932 419	Defaulted	1 4.853 0 0 1 184 0 956 0 512 0 40 0 15 0 15	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - - - - - - -
NITED KINGDOM	Central banks Central agovernments Institutions Corporates Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers Corporates - Of Which: Specialized Landers Retail - Secured on real estate property Retail - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - Special - Secured on real destate property - Of Which: SME Retail - College - Secured - Secur	Non-defaulted) 0 0 0 0 0 0 1 9 19 19	RB	Non-defauted 4.853 0 0,000 9,626 1,102 523 0 61 0 0	Defaulted		IRB	Non-defaulted 221 0 793 932 419	Defaulted C C C C C C C C C C C C C C C C C C C	1 4.853 0 0 1 184 0 956 0 512 0 40 0 15 0 15	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- - - - - - - - - - - - - - - - - - -
nited Kingdom	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 1 19 19 0 19 0 0 0 0 0 0 0	RB	F- Non-defauked 4.853 0.9,626 1,102 5.93 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Defaulted		IRB	Non-defaulted 2 221 0 0 793 2 932 2 419 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted C C C C C C C C C C C C C C C C C C C	1 4.853 0 0 0 1 194 1 552 1 512 1 15 0 0 0 0 0 0 0 0	0 0 0 48 8 0 21 4 4 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure 1 e	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	6.35% 6.35%
nited Kingdom	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 1 19 19 0 19 0 0 0 0 0 0 0	RB	F- Non-defauked 4.853 0.9,626 1,102 5.93 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00 0.00	Defaulted		IRB	Non-defaulted 2 221 0 0 793 2 932 2 419 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted C C C C C C C C C C C C C C C C C C C	1 4.853 0 0 0 1 194 1 552 1 512 1 15 0 0 0 0 0 0 0 0	0 0 0 48 8 0 21 4 4 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 curposer Caponer Cap	Stock of provisions for 2002 and 2002 a	Stack of provided state of provided state of provided state of sta	6.35% 6.35%
INITED KINGDOM	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Control of the control of	F Non-defaulted	Defaulted	Non-defaulted	Defaulted Defaulted	F- Non-defaulted 221 222 232 242 253 278 254 264 264 264 264 264 264 264 264 264 26	Defaulted Defaulted () () () () () () () () () (1 4.853 0 0 0 1 194 1 552 1 512 1 15 0 0 0 0 0 0 0 0	0 0 0 48 8 0 21 4 4 0 0 0 0 0 0	Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	6.35%
NITED KINGDOM	Central basis Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Retal Retal - Secured on real exists property Retal - Colon Retal - Of White, real-Sec Security Retal Retal - Colon Retal - Of White, real-Sec	Non-defaulted 0 0 0 0 0 0 1 19 19 0 19 0 0 0 0 0 0 0	Defaulted Control of the control of	F Non-defaulted	Defaulted	Non-defaulted	Defaulted Defaulted	F- Non-defaulted 221 222 232 242 253 278 254 264 264 264 264 264 264 264 264 264 26	Defaulted C C C C C C C C C C C C C C C C C C C	4.853 0 0 184 956 0 4.552 0 4.553 0 5.55 0	0 0 0 0 0 0 0 0 0 4 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3	6.35% 6.35% 6.35%
ITED KINGDOM	Comma lavoise Central governments Institutiones Composition of Which: Specialised Lending Retail - Secured on real cetalise property Retail - Secured on real cetalise property of Which: Specialised Lending Retail - Command Lendi	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted Control of the control of	F Non-defaulted	Defaulted	Non-defaulted	Defaulted Defaulted	F- Non-defaulted 221 222 232 242 253 278 254 264 264 264 264 264 264 264 264 264 26	Defaulted Defaulted () () () () () () () () () (1 4.853 0 0 0 1 194 1 552 1 512 1 15 0 0 0 0 0 0 0 0	0 0 0 48 8 0 21 4 4 0 0 0 0 0 0	Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	6.35% 6.35%
TED KINGDOM	Contral Service Contral Servic	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F. Non-defaulted	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F Non-defaulted 2 221 2 221 2 2 2 2 2 2 2 2 2 2 2 2 2	Defaulted Official Control Co	4.853 1.853 1.954 1.956 1.	0 0 0 0 0 0 0 0 0 4 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35%
NITED KINGDOM	Contral Service Central Service Central Service Central Service Composition of Mishida Secondard Lending Retail Secondard on real estable property Retail Control Lending Retail Control Retail Control Retail Control Retail Control Retail Retail Control Retail Retail Control Retail Secondard Retail Secondard Retail Control	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F Non-defaulted 2 221 2 221 2 2 2 2 2 2 2 2 2 2 2 2 2	Defaulted Official Control Co	4.853 0 0 184 956 0 4.552 0 4.553 0 5.55 0	0 0 0 0 0 0 0 0 0 4 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35%
nited Kingdom	Central lavois Central governments Tentributives Companies 10' Which: Specialized Lending. Retail - Specialized in real estable presently. Retail - Specialized in Retail - Companies (P. Which: Specialized Lendings). Retail - Companies (P.	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35%
JNITED KINGDOM	Contral Service Contral Servic	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-defaulted	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	Non-defaulted	Defaulted Official Control Co	\$100 6,000	0 0 0 0 0 0 0 0 0 4 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35% 6.35% 6.35% 6.35%
INITED KINGDOM	Central basis Central operaments Institutions Central operaments Retail - Secured on real central presents Retail - Secured on real presents Retail - Secured on retail - Secured on real presents Retail - Secured on real	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35% 6.35% 6.35% 6.35% 1.10% 6.35% 6.35% 1.10%
	Contral banks Contral contract Contral contract Contral contract Components - Of Which: Seculard Lending Components - Of Which: Seculard Lending Components - Of Which: Secular Lending Components - Of Which: Secular Lending Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on the Retail - Of Which: Self Retail - Secured on the Retail - Of Which: Self Contral banks Contral banks Contral banks Contral contract - Of Which: Secured of Lending Components Components - Of Which: Secured of Lending Components - Of Which: Secured of Lending Retail - Secured on real cetals property	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35%
	Contral banks Contral contract Contral contract Contral contract Components - Of Which: Seculard Lending Components - Of Which: Seculard Lending Components - Of Which: Secular Lending Components - Of Which: Secular Lending Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on an electromy of the Which: Self Retail - Secured on the Retail - Of Which: Self Retail - Secured on the Retail - Of Which: Self Contral banks Contral banks Contral banks Contral contract - Of Which: Secured of Lending Components Components - Of Which: Secured of Lending Components - Of Which: Secured of Lending Retail - Secured on real cetals property	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35% 6.35% 6.35% 6.35% 1.10% 6.35% 6.35% 1.10%
	Control lavoide Control lavoide Control lavoide Composition of Ministry Secondard Landings Retail Secondard on real ceated property Retail Secondard on real ceated property of Ministry Secondard Landings Retail of Control and Control Landings Retail of Control Landings Retail Control Landings Control Landings Control Landings Composition Control Retail Control Landings Retail Secondard Landings Retail Secondard Landings Retail Secondard Landings Retail Control	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35% 6.35%
UNITED KINGDOM	Contral Service Contral Service Contral Service Composition - Of Which: Specialised Lending Extent - Service Service Composition - Of Which: Specialised Lending Resident - Other Resident - Of Which: Specialised Lending Resident - Other Resident - Of Which: Specialised Lending Resident - Other Resident - Of Which: Specialised Lending Resident - Other Resident - Of Which: Specialised Lending Resident - Other Resident - Othe	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.33% 6.33% 6.33% 6.33% 6.33% 6.33% 7.33% 6.33% 6.33% 6.33% 6.33% 6.33% 6.33% 6.33% 6.33% 6.33%
	Contral Social Contral Social Contral Social Composition of M Which: Secondard Lending Retail Secondard on real estable property Retail Secondard on real estable property Retail Secondard on real estable property of M Which: Secondard Lending Retail Coffer Retail Of Mindo: Secondard Lending Retail Coffer Retail Of Mindo: Secondard Lending Coffer Retail Secondard Secondard Coffer Retail Of Mindo: Secondard Lending Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Secondard Secondard Coffer Retail Coffer Retail Coffer Retail Retail Secondard Coffer Retail Coffer Retail Retail Coffer Retail Coffer Retail Coffer Retail Retail Coffer Retail Coffer Retail Coffer Retail Retail Coffer	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defaulted	Non-defaulted	Defaulted Defaulted Risk expo	F	Defaulted Official Control Co	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	provisions for Stage 3 exposure	6.35% 6.35%
UNITED KINGDOM UNITED STATES	Contral banks Contral contract Contral contract Contral contract Contral contract Co	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 19 10 0 0 0	Defaulted	F Non-default	Defashed	Non-defaulted	Defaulted Defaulted Risk expo	F	Defashed Control Actual Actual Actual Defashed Official Off	4,953 0 0 0 0 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 4 4 4 4 4 4 4 4 4 0		provisions for Stage 1 exposure 1	provisions for States 2 exposure	Stock of program is a	6.359 6.359 6.359 6.359 6.359 6.359 6.359 6.359 6.359 6.359 6.359

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB

					31/12/2023							Baseline Scenario							31/12/2025			
		Stage 1	Stage 2	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (min EUR, %)	5,31	19 11	8 1	exposure	exposure	exposure	exposure 0.00%	5,380		16	exposure	exposure	exposure	exposure 0.00%	5,371	21	24	exposure	exposure	exposure	exposure 0.00%
	Central governments Institutions Corporates	20 49 12,0	38 I	0 0	0 0	0	0	40.00% 40.00% 33.75%	207 498 11,583	0	1 0	0	(0	40.00% 40.00% 32.21%	207 497 11,187	0 1 2,395	112	0	0 0	0	40.00%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1,9	19 81 14 55	2 588 6 33 4 32	8 13 3 0 2 5	10 50	23 104	70.11% 32.42%	1,922	101 519	423	0	10 10	26 26 134	58.65% 31.71%	1,917 1,224	94 480	515	0 5	8 125 3 8 3 35	353 30 161	31.38% 52.03% 31.27%
470.0	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SMF	17,3t 17,3t	38 1,199 38 1,199	5 419 6 419	9 6 9 6	10 10	87 87	20.89% 20.89%	16,953 16,953	1,421 1,421	628 628	5 5	10	97 97 0	15.50% 15.50%	16,766 16,766	1,410 1,410	825	5	5 10 5 10	107 107	12.94%
AIB Group plc	Retal - Secured on real estate property - Of Which: SME Retall - Secured on real estate property - Of Which: non-SME Retall - Qualifying Revolving	17,38	0 1,19	5 419	9 6	10	87 0	20.89%	16,953 0	1,421	628	5	10	97	15.50%	16,766	1,410	82	5	10	107	12.94%
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0 1	0 0	0 0	0	0	-	0	0	0	0	0	0	-	0	0		0	0 0	0) -) -
	Equity Securitisation Other non-credit obligation assets		7	1 0	0 0	0	0	0.00%	7	0	0	0		0	0.00%	7	0		0	0 0	0	0.00%
	IRB TOTAL	35,53	3,286	6 1,015	19	138	286	28.17%	34,627	3,718	1,494	19	142	371	24.84%	34,035	3,828	1,976	18	135	461	23.31%
					31/12/2023							Baseline Scenario 31/12/2024	•						31/12/2025			
	(min EUR. %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions		0 1	0 0	0 0	0	0	-	0	0	0	0	(0		0	0	0 0	0	0 0	0) -) -
	Corporates - Of Which: Specialised Lending	7,25	33 1,433 35 6		0 0 9 10 3 0	0 101 10	0 163 23	40.00% 34.08% 70.36%	7,041 723		667 44	0 10 0	111	214 26	40.00% 32.12% 59.07%	6,876 720	0 1,405 60	886	10	0 108 0 8	276 30	40.00% 31.11% 52.50%
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	1,29 17,31 17,31	56 1.18	9 317 7 417	7 5 7 6	46 9	102 87	32.09% 20.96% 20.96%	1,228 16,923 16,923	508 1,413 1,413	414 624	5	40 10	129 97	31.22% 15.57% 15.57%	1,175 16,738 16,738	471 1,402 1,402	504 820 930	5	33	155 106	30.70% 5 12.99% 5 12.99%
IRELAND	Retail - Secured on real estate property - Of Which: SME	17,3	0 1	0 0	0 0 7 6	0	0 87	20.96%	0 16,923	0 1,413	0 624	0	10	0 97	15.57%	16,738	0	820	0	0 0	0 106	12.99%
	Retail - Qualifying Revolution reasone property - OL WHAT, HON-SHE Retail - Qualifying Revolution reasone property - OL WHAT, HON-SHE Retail - Other Retail - OT Which: SNE Retail - Other Retail - OT Which: SNE		0 1	0 0	0 0	0	0	-	0	0	0	0	0	0	-	0	0		0	0 0	0) -) -
	Retail - Other Retail - Of Which: non-SME Equity Securitization		0 1	0 0	0 0	0	0	-	0	0	0	0	0	0		0	0	1 (0	0 0	0) -
	Other non-credit obligation assets IRB TOTAL	24,65	7 2,623	1 (0 0 6 16	0 110	0 251	0.00% 27.98%	7 24,053	1 2,873	0 1,291	0 15	122	0 311	0.00% 24.12%	7 23,704	1 2,808	1,705	0 15	0 118	0 382	0.00% 22.40%
												Baseline Scenario										
					31/12/2023 Stock of	Stock of	Stock of	Carrana Barba				31/12/2024 Stock of	Stock of	Stock of	C				31/12/2025 Stock of	Stock of	Stock of	Communication Control
	(rin E.E., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00%	4,836 0	3	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00%	Stage 1 exposure 4,828 0 183	Stage 2 exposure 4 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00%
	Central banks Central governments Institutions Corporates Corporates Corporates Corporates Corporates		0 0 34 0 39 59	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.26%	4,836 0 184 910 493	3 0 0 81 18	Stage 3 exposure 14 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23% 25.37%		Stage 2 exposure 4 0 0 98	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 0 - 0 40.00% 8 41.76%
	Central basels Central operanements Comproses	1,8°	0 0 34 0 39 59	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55%	4,836 0 184 910 493 44 13	3 0 0 81 18 9 9	Stage 3 exposure 14 0 0 0 13 0 7 7	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23%		Stage 2 exposure 4 0 98 19 7 4	Stage 3 exposure 22 0 11	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00%
UNITED KINGDOM	Central basis Central governments Institutions Corporates Corporates Corporates of White: Securiose Lending Corporates of White: Securiose Lending Corporates of White: Sett Retail - Securio do real catals proserly Retail - Securio do real cetals proserly Retail - Securio do real cetals proserly	1,8°	0 0 34 0 39 59	Stage 3 exposure 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.25% 56.75% 5.66%	4,836 0 184 910 493	3 0 0 81 18 9 4 4	Stage 3 exposure 14 0 0 13 0 7 7 2 2 2 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23% 25.37% 57.20%		Stage 2 exposure 4 00 98 199 7 4 4 00	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.76% 26.50% 57.60%
UNITED KINGDOM	Contral basels Contral operanements Institutions Corporates Corpor	1,8°	0 0 34 0 39 59	Stage 3 exposure 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.26% 56.75% 5.66%	4,836 0 184 910 493 44 13 13 0	3 0 0 81 18 9 4 4	Stage 3 exposure 14 0 0 0 133 0 7 2 2 2 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23% 25.37% 57.20% 5.33%		Stage 2 exposure 4 0 0 0 98 19 7 4 4 4 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 40.00% 41.76% 26.50% 57.60% 5.15%
UNITED KINGDOM	Control basels Control approximates Comprosition - Of Whitch: Specialised Lending Retail - Specialised on real metal property Retail - Specialised on real metal property - Of Whitch: SPEE Retail - Control and Lending - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail - Of Whitch: Control SPEE Retail - Other Retail	1,8°	0 0 34 0 39 59	Stage 3 exposure 11	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.26% 56.75% 5.66%	4,836 0 184 910 493 44 13 13 0	3 0 0 81 18 9 4 4	Stage 3 exposure 14 0 0 0 13 0 7 7 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23% 25.37% 57.20% 5.33%		Stage 2 exposure 4 0 0 98 199 7 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 22 C 11 11 11 11 11 11 11 11 11 11 11 11 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 40.00% 41.76% 26.50% 57.60% 5.15%
UNITED KINGDOM	Contral basis Contral governments Institutions Corporates: Of White: Securitized Lending Corporates: Of White: Securitized Corporates: Of White: Securitized Retail Retail: Security on real estate property Betail Security on real estate property Action Security of White: Securitized Retail: Security on real estate property of White: SHE Retail: Security on real estate property of White: SHE Retail: Security Security on real estate property of White: SHE Retail: Security Security on real estate property of White: SHE Retail: Security Security on real estate property of White: SHE Retail: Security Secu	1,8°	144 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure 11	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.26% 56.75% 5.66%	4,836 0 184 910 493 44 13 13 0	3 0 0 81 18 18 4 4 4 0 0 0 0 0	Stage 3 exposure 14 0 0 0 0 17 11 11 11 12 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.23% 25.37% 57.20% 5.33%		Stage 2 exposure 4 4 4 9 0 0 0 999 199 7 7 4 4 0 0 0 0 0 0 107	Stage 3 exposure 22	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 40.00% 41.76% 26.50% 57.60% 5.15%
UNITED KINGDOM	Central basels Central operaments Institutions Components Componen	11 4,84 55 55 55 55 55 55 55 55 55 55 55 55 55	144 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stape 3 capeciare 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% - 40.00% 41.55% 24.26% 56.75% 5.66% - 5.66%	4,836 0 0 184 910 433 443 13 0 0 0 0 0 0 0 0 0 0	3 0 0 81 18 18 4 4 4 0 0 0 0 0	Stage 3 exposure 114 12 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 40.00% 41.23% 52.37% 57.20% 5.33% 5.33%	4,828 0 0 183 183 888 492 444 122 0 0 0 122 0 0 0 0 0	Stage 2 exposure 4	Stage 3 exposure 22 c c c c c c c c c c c c c c c c c c	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0.00% 40.00% 41.75% 52.50% 51.55% 5.15%
UNITED KINGDOM	Central basels Central operaments Institutions Components Componen	4,84 11 9,9 5,9 6 6	64	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0	0.00% 40.00% 41.55% 56.75% 5.66% 5.66% 	4,836 0 0 1991 1991 1991 1991 1991 1991 1991	3 0 0 8 8 18 9 4 4 4 0 0 0 0 0 0 0 0 0 8 8 8 8 8 8 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of provisions for Stage 1 exposure caposure capos	provisions for Stage 2 exposure () () () () () () () () () (provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% - 0.	4,628 0 0 183 183 888 992 444 12 12 12 12 12 12 12 12 10 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.0% 40.0% 41.7% 24.5% 51.6% 5.15% 5.15% 5.15%
UNITED KINGDOM	Control books Control operantments Corporates - Of White: Secretised Lending Read - Secretised Lending Lending Lending Read - Coult-Figure Read - Counter Lending Lending Lending Lending Read - College Lending Lendi	11 4,84 55 55 55 55 55 55 55 55 55 55 55 55 55	144 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 caposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage I applicate C	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	4,935 4,935	13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1 exposure 0	provisions for Stage 2 exposure C C C C C C C C C C C C C C C C C C C	provisions for Stage 3	0,00%	4,828 0 0 183 183 888 492 444 122 0 0 0 122 0 0 0 0 0	Stage 2 exposure \$ 190	Stage 3 cuposure	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 40.00% 41.70% 51.70% 51.50% 51.50% 51.50% 51.50% 118.70% Coverage Ratio-Stage Saposure
UNITED KINGDOM	Control basels Control agreements Comprehen Co	4,84 11 9,9 5,9 6 6	64	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 41.50% 41.50% 41.50% 51.	4,535,636	13 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%. 4.00%. 4.00%. 4.12%. 5.20%. 5.27%. 5.27%. 5.27%. 5.27%. 5.27%. 5.27%. 5.27%. 6.	4,628 0 0 183 183 888 992 444 12 12 12 12 12 12 12 12 10 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%
UNITED KINGDOM	Control basis Control agreements Comprehe Compre	4,84 11 9,9 5,9 6 6	Mail	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% - 40.00% - 41.50% - 41.50% - 55.00% - 5.60% - 5.60% - 1.50% - 1.	4,935 4,935	3 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	COUNTY TO THE TOTAL TO THE TOTA	4,628 0 0 183 183 888 992 444 12 12 12 12 12 12 12 12 10 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.95% 41.95% 51.95% 51.95% 51.95% 5.15% 5.15% 5.15% 5.15% 5.15% 6.00% 6.00% 6.00% 6.00%
	Control basels Control operaments Companies of Which Secolated Leading Corporates Corporates of Which Secolated Leading Read Second on the electron of Leading Leading Read Second on the electron of Leading Leading Read Colors	4,8 4,8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Mail	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	4,536,000 4,536,	3 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0,00%. 0,00%. 41,22%. 41,22%. 52,32%. 52,20%. 53,32%. 53,32%. 19,02%. 19,02%. Coverage Ratio-Stage 3 exposure exposure exposure exposure exposure.	4,022 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,024	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%
UNITED KINGDOM UNITED STATES	Control books Control operaments Comproses of White: Seculated Leading Corporates of White: Seculated Leading Retail Retail Secured on real establish property Retail Colors Retail Secured on real establish property Retail Secured on real establish property Retail Secured on real establish property	4,8 4,8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Mail	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%	4,536,44 4,5	3 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 40.00% 41.27% 42.27% 41.27% 41.27% 52.37% 53.37% 53.37% 53.37% 53.37% 63.37%	4,022 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,024	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00%
	Control books Control operaments Comproses of White: Seculated Leading Corporates of White: Seculated Leading Retail Retail Secured on real establish property Retail Colors Retail Secured on real establish property Retail Secured on real establish property Retail Secured on real establish property	4,8 4,8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Mail	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% - 0.00%	4,536,44 4,5	3 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- 19,02% Covera	4,022 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,024	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 43.00% 43.00% 54.
	Control basels Control operaments Companies of Which Secolated Leading Corporates Corporates of Which Secolated Leading Read Second on the electron of Leading Leading Read Second on the electron of Leading Leading Read Colors	4,8 4,8 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Mail	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% - 0.00%	4,536,44 4,5	3 3 3 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Operation of	provisions for Stage 2 exposure Graph Company	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio- 19,02% Covera	4,022 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,023 4,024	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	221	Stock of provisions for stage 1 exposure 1 e	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 43.00% 43.00% 54.

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB

					31/12/2023							Adverse Scenario	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks Central governments Institutions Corporates	5,385 208 498 11,840	0	13 1 0 634	0 0 0 51	0 0 0 297	0 0 0 240	0.00% 40.00% 46.00% 37.87%	5,373 207 497 10,240	0	24 1 1 1,264	0 0 0 55	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 465	0.00% 40.00% 46.00% 36.83%	5,361 207 496 8,553	21 0 1 3,919	34 1 2 2,236	0 0 0 38	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 809	0.00% 40.00% 46.00% 36.19%
AIB Group plc	Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Sourced on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	11,840 1,940 1,275 16,945 16,945	93 593 1,548 1,548	35	1 21 40 40	14 114 59 59	24 125 115 115	37.87% 67.59% 35.89% 22.68% 2.268%	10,240 1,834 968 15,182 15,182 0 15,182	171 641 2,655 2,655 0 2,655	63 610 1,166 1,166 0	2 19 42 42	2 10 9 115 2 109 2 109 0 0	32 220 186 186	36.83% 49.99% 36.11% 15.95% 15.95%	8,553 1,685 728 13,666 13,666 0 13,666	290 609 3,240 3,240 0	93 881 2,096 2,096	1 12 32 32 0	1 5 2 97 2 117 2 117 0 0	41 315 287 287 0	36.19% 43.49% 5 35.79% 13.68% 7 13.68% 1 -
135 2139	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SNE Retail - Other Retail - Of Which: non-SNE Eouth	16,995	0 0	0 0	0 0 0 0	0 0 0 0	0 0 0 0		0 0 0 0 0	2,655 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	15.95%	0 0 0 0	0 0 0 0 0	2,096 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	13.68%
	Securitization Other non-credit obligation assets IRB TOTAL	34,882	3,801	0 1,156	0 91	0 356	0 356	0.00% 30.76%	7 31,505	1 5,879	0 2,455		0 0 1 517	0 652	0.00% 26.56%	7 28,288	1 7,182	0 4,369	70	0 0 517	0 1,097	0.00%
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Central banks Central operments Institutions) (0	0 0	exposure	exposure	exposure 0	exposure - - - 46.00%	0 0 83	0	0	exposure 0	exposure	exposure 0 0	exposure - - 46.00%	0 0	0	0	exposure	exposure 0 0	exposure 0	exposure) -) - 46.00%
	Corporates Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail	7,127 731 1,231 16,915 16,915	1,523 70 578 1,539 1,539	35 342 506	41 1 21 40	240 14 108 59 59	202 24 121 115 115	39.04% 67.87% 35.49% 22.75% 22.75%	6,350 688 924 15,158 15,158	1,802 86 630 2,643	1,016 61 597 1,158 1,158	39 1 19 42 42	9 295 1 9 112 2 108 2 108	185	37.77% 50.60% 35.47% 15.99% 15.99%	5,595 632 691 13,648 13,648	1,819 117 596 3,229 3,229	1,753 88 864 2,083 2,083	28 1 12 32 32	2 231 4 4 2 95 2 116 2 116	285	37.58% 44.42% 35.20% 13.71%
IRELAND	Retal - Sourced on real entitle property - Of Which: SHE Retal - Sourced on real entitle property - Of Which: SHE Retal - Qualifying Revolving Retal - Other Retal Retal - Other Retal Retal - Other Retal Retal - Other Retal	16,915 0	0 1,539 0 0	0 506 0 0 0	0 40 0 0	0 59 0 0	0 115 0 0	22.75% - -	0 15,158 0 0	0 2,643 0 0	0 1,158 0 0	0 42 0 0	0 0 108 2 108 0 0 0	0 185 0 0	- 15.99% - -	0 13,648 0 0	0 3,229 0 0	0 2,083 0 0	0 32 0 0	0 0 2 116 0 0 0 0	0 285 0 0	13.71% 0 - 1 -
	Retal - Other Retal - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	24,131	1 3,063	0	0	0	0	0.00%	0 0	0 0	0	0	0 0	0	0.00%	0 0 7	0	0	0	0 0	0	0.00%
	IRB IOIAL	24,131	3,063	1,023	81	299	317	30.98%	21,598	4,445	2,174	80	403	569	26.17%	19,332	5,049	3,836	60	347	,,,,	24.0270
	1803 TO 18C	24,131	3,063	1,023	31/12/2023			30.98%	21,598	4,445	2,174	Adverse Scenario 31/12/2024			26.17%	19,332	5,049	3,836	31/12/2025			24.0270
	(min EUR- No	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	2,174 Stage 3 exposure	Adverse Scenaric 31/12/2024 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions Companies of White:		Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 45.86% - 24.42%	Stage 1 exposure 4,829 0 183 819 464	Stage 2 exposure	Stage 3 exposure 21 0 0 21	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% 47.31% 26.89%		Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% 42.42% 28.46%
UNITED KINGDOM	Central banks (on EU., %) Central banks (central governments Institutions Compraints of Which Secondard Lending Retail Retail Secondard on real entitle property	Stage 1 exposure 4,846 (184	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00%	Stage 1 exposure 4,829 0 183 819	Stage 2 exposure 3 3 0 0 164 47 10 6	Stage 3 exposure 21 0 0 21	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00%	Stage 1 exposure 4,819 0 183 685	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% 42.42%
UNITED KINGDOM	Control Socials Control Socials Control Social So	Stage 1 exposure 4,846 (184	Stage 2 exposure		Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% 45.86% 24.42% 9.97% 9.97% -	Stage 1 exposure 4,829 0 1183 819 464 40 10 0	Stage 2 exposure 3 3 0 0 164 47 10 6	Stage 3 exposure 21 0 0 21	31/12/2024 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 47.31% - 26.88% - 66.48% - 10.22% - 10.2	Stage 1 exposure 4,819 0 183 685	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 42.42% - 28.6% - 66.05% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95%
UNITED KINGDOM	Central blanks Central processors Central processors Central processors Companies - Of Which Specialized Lending Companies - Of Which Specialized Lending Companies - Of Which Specialized Lending Companies - Of Which Specialized Retail - Secured on real settler property Retail - Secured on real settler property Retail - Secured on real settler property Retail - Companies on real settler property Retail - Companies - Of Which Companies Retail -	Stage 1 exposure 4,846 (184	Stage 2 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage I exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% 45.86% 24.42% 9.97% 9.97% -	Stage 1 exposure 4,829 0 0 185 819 464 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 3 3 0 0 164 47 10 6	Stage 3 exposure 21 0 0 21	31/12/2024 Stock of provisions for Stage 1 exposure caposure 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 47.31% - 26.88% - 66.48% - 10.22% - 10.2	Stage 1 exposure 4,819 0 183 685	Stage 2 exposure		31/12/7025 Stock of provisions for Stage 1 4-poster 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 42.42% - 28.6% - 66.05% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95% - 9.95%
UNITED KINGDOM	Central banks Central dynamical Central dynamical Central dynamical Central dynamical Companies - Of Which: Securious Landing Companies - Of Which: Securious Companies - Of Which: Securious Retal - Securious one and entitle property Retal - Securious one and entitle property Retal - Qualifying Recolving Retal - Qualifying Recolving Retal - Companies - Of Which: Companies - Of Which: Companies Retal - Companies - Of Which: Companies - Of	Stage 1 exposure 4,8404 4,9404 4,9404 447 447 447 447 447 447 447	Stage 2 exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 expiours of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposiure 0.00% - 46.00% 45.80% 24.42% - 25.80% 9.97% - 9.97% - 9.97%	Stage 1 exposure 4,829 0 0 185 819 464 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 3 3 0 0 0 104 47 10 6 6 6 6 6 6 6 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 21 0 0 21	31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure 0.00% - 46.00% - 47.31% - 26.60% - 10.22%	Stage 1 exposure 4,819 0 1 183 183 183 412 7 7 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		31/12/2025 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of	Coverage Ratio - Stage 3 exposure - 0.00% - 46.00% - 42.42% - 23.65% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96% - 9.96%
UNITED KINGDOM	Control blooks Control blooks Control blooks Control governments Composition of Which Specialized Lending Composition of Which Specialized Lending Composition of Which Specialized Lending Composition of Which Specialized Retail of Second on real settles properly Retail of Second on real settles properly Retail of Second on real settles properly Retail of Composition on Second Only Specialized Retail of Composition on Second Only Specialized Retail of Composition Second Only Spe	Stage 1	Stage 2	Stage 3 exposure 12 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage of Appendix	Coverage Ratio - 0.00%	\$12gs 1 exposure 4,829 0 10 10 10 10 10 10 10 10 10 10 10 10 1	Stage 2 exposure 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 121 0 0 0 1 1 1 1 122 4 4 4 4 0 0 0 0 0 0 0 0 0 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	31/12/2024 Stock of S	Stock of provisions for Stage 2 exposure of the Stage	Stock of provisions for Stock of provisions for Stock of Appendix On the Stock of Stock of Stock of Provisions for Provisional Conference on the Stock of Conference on the	Coverage Ratio - Stage 3	Stage 1 exposure 4,815 4,815 1,811 183 7,7 7,7 0,0 0,0 0,0 5,694	Stage 2 exposure 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stages 2 (Stages 2)	Stock of provisions for Stage 3	Coverage Ratio- 18/9/ 3
UNITED KINGDOM	Central banks Central banks Central dynamination Central dynamination Companies - Of Which Specialized Lending Retal - Scored on and estate property - Of Which SME Retal - Specialized Lending Retal - Country Retail Retail - Scored on and estate property	Stage 1 exposure 4.896 are 1.496 are 1.49	Stage 2	Stage 3 exposure 12 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage of Appendix	Coverage Ratio - 6 2092 3 - 6 209	\$1age 1 exposure \$4,520	Stage 2 exposure 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 121 0 0 0 1 1 1 1 122 4 4 4 4 0 0 0 0 0 0 0 0 0 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	31/12/2024 Stock of S	Stock of provisions for Stage 2 exposure of the Stage	Stock of provisions for Stock of provisions for Stock of Appendix On the Stock of Stock of Stock of Provisions for Provisional Conference on the Stock of Conference on the	Coverage Ratio- tage 3 expourts 6.0075. 2.2310. 6.6475. 10.275. 10.275. 10.275. 10.275. 2.23695.	Stage 1 exposure 4,815 4,815 1,811 183 7,7 7,7 0,0 0,0 0,0 5,694	Stage 2 exposure 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stages 2 (Stages 2)	Stock of	Coverage Ratio- Steps 3 40 prints 4,00% 4,00% 4,00% 5,
	Control blooks Control blooks Control depresented Composition of Which Specialized Lending Retail - Second on real settles property Retail - Second on real settles property Retail - Composition on real settles property Retail - Composition on real settles property Retail - Composition on real settles property Of Which Specialized Retail - Composition on real settles property Of Which Specialized Retail - Composition on real settles property Of Which Specialized Retail - Composition on real settles property Of Which Specialized Retail - Composition Specialized Retail - Composition Specialized Composition - Compo	Stage 1	Stage 2	Stage 3 exposure 12 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage of Appendix	Coverage Ratio - Stage 3	\$12gs 1 exposure 4,829 0 10 10 10 10 10 10 10 10 10 10 10 10 1	Stage 2 exposure 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 121 0 0 0 1 1 1 1 122 4 4 4 4 0 0 0 0 0 0 0 0 0 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	31/12/2024 Stock of S	Stock of provisions for Stage 2 exposure of the Stage	Stock of provisions for Stock of provisions for Stock of Appendix On the Stock of Stock of Stock of Provisions for Provisional Conference on the Stock of Conference on the	Coverage Ratio- tings 3 expansion (Stage 1 exposure 4,815 4,815 1,811 183 7,7 7,7 0,0 0,0 0,0 5,694	Stage 2 exposure 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025 Stock of provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stages 2 (Stages 2)	Stock of	Coverage Rational Coverage Rat

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk STA AlB Group plc

							Actual					
							31/12/2021					
		Exposure	values	Risk exposi	are amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	33 079		0	0	32 936	101	41	0		0	0.00
	Central governments	5.313		877	0	2.329	0	- 1	0	0	0	0.00
	Regional governments or local authorities	4		1		4	0		0		0	0.00
	Public sector entities	0		0	0	0	0		0	0	0	0.009
	Multilateral Development Banks	0		0	0	0	0		0	0	0	0.009
	International Organisations	0		0	0	0	0		0	0	0	0.009
	Institutions	3.090		71	0	52	0		0	0	0	0.009
	Corporates	7,144	212	6.802	280	6.086	1.065	302	58	109	90	29,789
	of which: SME	2.718	160	2,410	220		709	216	18	74	56	26,119
	Retail	4,244	113	2,949	120		393	290	39	51	177	
AIB Group plc	of which: SME	1,478	49	878			108	109				
	Secured by mortgages on immovable property	18,495	699		817		1,739	917				
	of which: SME	3,186	188		214		569	238				
	Items associated with particularly high risk	1,265	33	1,897	49	860	121	59	13	10	26	
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0		0	0.009
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0	0	0.009
	Equity	271		477	0	0	0		0		0	0.009
	Securitisation											
	Other exposures	2,467		1,258	0	2	0		0	0	0	0.009
	Standardised Total	75,372	1,056	24.856	1.266	63,180	3.418	1.610	197	295	513	31.84%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	32.809		0	0	32.784	18	7	0	0	0	0.00%
	Central governments	5.199		613	0	2.215	0	0	0	0	0	0.00%
	Regional governments or local authorities	4		1	0	4	0	0	0	0	0	0.00%
	Public sector entities	0			0		0	0		0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	1,325		27	0	2	0	0	0	0	0	0.00%
	Corporates	2.357		2.218	59	2.215	175	71	29	16	26	36,67%
	of which: SME	935		805	41	811	143	50	8	12	19	38.54%
	Retail	4,084			116	3,808	364	283		50	174	61.33%
IRELAND	of which: SME	1,450	48	859	52	1,373	101	108	13	11	60	55.38%
	Secured by mortgages on immovable property	14.986	484	8.152	591	13.619	1.546	639	62	118	155	24.32%
	of which: SME	2,194	51		70	1,758	488	65	24	28	14	21.40%
	Items associated with particularly high risk	988	23	1,481	35	669	88	44	9	8	21	46.88%
	Covered bonds	0			0		0	0		0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	271		477	0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	1,837		1,149	0	2	0	0	0	0	0	0.00%
	Standardized Total	63.860	662	16.952	801	55.318	2.192	1.044	139	192	376	36.00%

							Actual					
							31/12/202	r.				
		Exposure	: values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	182		0	0	71		33	0	0	0	0.00%
	Central governments	107		249	0	107	0	0	0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	3		1	0	3	0	0	0	0	0	0.00%
	Corporates	4,461	163	4,260	216		835	224	28	89	62	
	of which: SME	1,773	125	1,596	176	1,288	556	160	10	61	35	21.81%
LINETED LITTLED OLD	Retail	154		112	- 4	129	27	6	1	1	3	52.73%
UNITED KINGDOM	of which: SME	27		18	0	21		1	0		1	52.35%
	Secured by mortoages on immovable property	2.792	81	1.706	87	2.637		108	15	- 6	28	25.47%
	of which: SME	705	12	624	17	645		14	7	- 4	2	17.01%
	Items associated with particularly high risk	216	9	324	14	190	32	15	3	2	- 6	38.25%
	Covered bonds	0		0	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	628		106	0	0	0	0	0	0	0	0.00%
	Standardised Total	8,542	256	6,757	321	6,748	1,146	387	47	98	99	25.44%

							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min BJR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0		0		0	0	0	0.00%
	Central governments	7		15	0		0		0	0	0	0.00%
	Regional governments or local authorities	0		0	0		0		0	0	0	0.00%
	Public sector entities	0		0	0		0		0	0	0	0.00%
	Multilateral Development Banks	0		0	0		0		0	0	0	0.00%
	International Organisations	0		0	0		0		0	0	0	0.00%
	Institutions	2		0	0		0		0	0	0	0.00%
	Corporates	62		61	1	35	22		0	2	0	0.00%
	of which: SME	1		0	0		0		0	0	0	0.00%
LILITETE OTLETO	Retail	2		1	0		0		0	0	0	60.29%
UNITED STATES	of which: SME	0		0	0		0		0	0	0	0.00%
	Secured by mortoages on immovable property	49		17	1	47	2		0	0	0	19.28%
	of which: SME	0		0	0		0		0	0	0	0.00%
	Items associated with particularly high risk	35		52	0		0		0	0	0	0.00%
	Covered bonds	0		0	0		0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0		0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0		0		0	0	0	0.00%
	Equity	0		0	0							0.00%
	Securitisation											
	Other exposures	2		2	0		0		0	0	0	0.00%
	Standardised Total	158	1	150	2	94	24			3		11.50%

2023 EU-wide Stress Test: Credit risk STA AlB Group plc

												Baseline Scenario	0				_				_	
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	32.875 2,324	111	92	0	0	0	0.00% 40.00%	32.819 2,320	121	139 7	0	0		0.00% 40.00%	32.762 2,316	13	0 187 2 10		0		0.009
	Regional governments or local authorities Public sector entities	4	0	0	0	0	0	40.00% 0.00%	4	0	0	0	0	0	40.00%	4		0 0		0		40.009 0 0.009 0 0.009
	Public sector entities Multilateral Development Banks International formanications	0	0	0	0	0		0.00%	0	0	0	0	0		0.00%	0		0 0				0.009
	Institutions	52		0	0	0		40,00%	52	0		0	0		40,00%	52		0 0				40.009
	Coreorates of which: SME	5,914 2,102 3,589			12 5	22	79	29.81% 26.12% 54.19%	5.851 2.099 3,344	1.007 549	376	12 5	.55 19	95	28.75% 25.14% 49.12%	5,734 2,048 3,185	52	2 454	1	33 19	111	28.099
AIB Group plc	Retail of which: SME	1,260	200	152	34 9	8	23S 72			662 238	619 216	29 7	51 11	304		1,102	23:	1 278	28	48 11	371 105	24.529 46.399 37.549
	Secured by mortnages on immovable property of which: SME	15,855 2,331	794	367	32 12	78 16	299 71	22.00% 19.37%	15,129 2,091	2,692 906	1,805 495	29 11	77 19	371 92	20.57% 18.52%	14,581 1,911	95	8 624	27	72	442 114	19.699
	Items associated with earticularly high risk Covered bonds	633	274	133	7 0	13	42	31.61%	517 0	322 0	202		16 0	57	28.16%	450	32	2 269		16	72	2 26,729
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0 0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	1	0 0		0		0.009
	Eouity Socuritisation		0	0	0	0		0.00%	0	0	0		0		0.00%	0		0 0		0		0.009
	Other exposures Standardical Total	61.249	4,479	2,480	0	0 174	0	16.76% 28.79%	60.037	0 4.804	3,367	0	179	0	18.58% 26.91%	59.086	4,880	0 0		169	1.095	19.029
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3 exposure
	(min EUR, %)	32,724	70		exposure	exposure	exposure	0.00%	32.668	20	104	exposure	exposure 0	exposure	0.00%	32.611	4	151	ехрозоге	exposure	стролиге	
	Central banks Central oovernments Regional governments or local authorities	2,211	1 1	3	1	0	1	40.00% 40.00%	2,207	1	204 7	1	0	3	40.00% 40.00%	2,203		2 10				0.009 40.009
	Regional governments or local authorities Public sector entities Multilateral Development Banks				0			0.00% 0.00%	0	0	0		0		0.00% 0.00%	9		0 0				40.009
	Multilateral Development Banks International Organisations		0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	· ·	0.009
	Institutions Corporates of which: SME	1,959	362	139	6	16	44	40.00% 31.84% 31.04%	1.867	392	201	4	16	61	40.00% 30.22% 27.69%	1.810	39	1 259		15	76	29.459
1051 1110	Retail	715 3,465	568	80 422	33	6 43	25 229	54.31%	667 3,227	226 626	110 602	29	7 50	30 297	49,30%	3,075	600	3 777	2	7 47	37	1 40,009 2 24,59 2 5,949 2 46,629 3 37,449 1 19,309 2 16,709 1 0,009 1 0,009
IRELAND	of which: SME Secured by mortoages on immovable property	1,239	2,086	1,014	9 22	72	71 222	47.21% 21.85%	1,137 12,128	232 2,286	213 1,391	20	11 69	87 282	40.87% 20.25%	1,082	2.33	5 275 9 1,762	19	11 62	103 340	37,449
	of which: SME Items associated with particularly high risk	1,490 453	653	167 109	8	14	29 34	17.14% 31.43%	1,309	732 285	268 170	7	17 16	45	16.58% 27.84%	1,173 287	7 28	6 371 4 230		18 16	63	16.709
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0	0	0		0.00%	0	0	0	0	0		0.00%	0		0 0				0.009
	Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0	ì	
	Securitisation Other empoures	·			Ü														,		,	0.009
	Other exposures Standardised Total	53,525	3,285	1,745	68	144	530	16.77% 30.41%	52,451	3,629	2,475	57	0 151	689	18.60% 27.86 %	51,698	3,667	0 0 7 3,189	54	140	843	19.049 26.44%
	(min E.R., %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Baseline Scenario 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	1 7	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.009
	Central overnments Central overnments Parish overnments	Stage 1 exposure 71 107 0	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	Stage 1 exposure 71 107 0	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00%	71	1 7	Stage 3 exposure 2 34 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.009
	Central banks Central governments	Stage 1 exposure 71 107 0	Stage 2 exposure 77 0 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	Stage 1 exposure 71 107 0 0	Stage 2 exposure 77 0 0 0 0	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	71	1 7	Stage 3 exposure 7 34 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009
	Control basis Central average comments Russiand overnments Russiand overnments for local authorities Public sector antities Membrara in variety and the sector antities Membrara in variety and the sector and the secto	71 107 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0	33 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00%	71 107 0 0 0 0	77 0 0 0 0	Stage 3 exposure 33 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 40.00%	71 107 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 34 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009
	Control beaus Control conversements Residual	71 107 0 0 0 0 2 2 3,686 1,383	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 406	33 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 5 5 5 5 5 5	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 28.80% 23.90%	71 107 0 0 0 0 2 3,718 1,425	Stage 2 exposure 777 0 0 0 0 0 0 0 0 0 3 3 3 3 3 3	Stage 3 exposure 33 0 0 0 0 0 0 0 3855 260	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 10 5 5 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 27.90% 23.72%	71 107 0 0 0 0 0 2 3,663 1,407	77.	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 188	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009
united Kingdom	Central basis Control convenients or God pathor files Control convenients Control convenients Control	71 107 0 0 0 0 2 2 3,686 1,383 1188	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 406	33 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 51 51	0.09% 40.09% 0.09% 0.09% 0.09% 40.09% 28.89% 43.99% 60.59%	71 107 0 0 0 0 0 2 2, 3,718 1,425 112 20	77 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 0 0 156 33	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 27.90% 23.72% 42.40%	71 107 0 0 0 0 0 2 3,663 1,407 106	77. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 452 1 306 5 21	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 18181	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009
UNITED KINGDOM	Central states Central convenience e local authorities excisional convenience e local authorities excisional convenience e local excisional convenience e local excisional convenience e local distributional convenience e local distributional convenience e local distributional	71 107 0 0 0 0 2 2 3,686 1,383	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 673 406 8 32 7 7	33 0 0 0 0 0 0 312 215 111 2 2		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.096 40.096 0.096 0.096 0.096 40.096 23.996 49.996 60.596 23.126	71 107 0 0 0 0 2 3,718 1,425	77 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 2 0 2 5 260 15 3 200 49	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 227.90% 42.40% 49.50% 21.17%	71 107 0 0 0 0 0 2 3,663 1,407	7. 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 462 1 3366 5 21 6 4 4	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009 0 0.009 0 0.009 0 40.009 5 27.279 2 23.589 3 38.219 2 43.999 0 19.839
United Kingdom	Central basis Control accommends Control accommends Adults state uniform Adults state Adults st	71 107 0 0 0 0 2 2 3,686 1,383 118 20 0 2,559	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 673 406 8 32 7 7	33 0 0 0 0 0 0 312 215 111 2 2		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 40.09% 23.99% 49.99% 60.59% 16.29% 16.29% 32.31% 60.59% 16.29%	71 107 0 0 0 0 0 2 2 3,718 1,425 112 20 2,490	77. 0 0 0 0 0 0 0 0 0 0 568 319 34 7 7	Stage 3 exposure 33 0 0 0 0 0 0 260 260 15 3 200 49 31	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 27.30% 42.40% 49.50% 15.90% 30.40%	71 107 0 0 0 0 2 3,663 1,407 106 19 2,425	7. 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 462 1 3366 5 21 6 4 4	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	1 0.00° 1 0.00° 1 0.00° 1 0.00° 1 0.00° 1 0.00° 2 0.00° 2 0.00° 3 22.27° 3 22.358° 3 32.21° 4 3.99° 1 15.76° 2 0.15°
united Kingdom	Central basis Contral consuments Contral consuments All contral contral contral All contral contral Contral contral Contral	71 107 0 0 0 0 2 2 3,686 1,383 118 20 0 2,559	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 673 406 8 32 7 7	33 0 0 0 0 0 0 312 215 111 2 2		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 40.09% 23.99% 60.59% 50.59% 16.29% 16.29% 0.09% 0.09%	71 107 0 0 0 0 0 2 2 3,718 1,425 112 20 2,490	77. 0 0 0 0 0 0 0 0 0 0 568 319 34 7 7	Stage 3 exposure 31 0 0 0 0 0 0 0 16 16 16 200 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 40.00% 23.72% 42.40% 49.50% 15.90% 0.00% 0.00%	71 107 0 0 0 0 2 3,663 1,407 106 19 2,425	7. 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 462 1 3366 5 21 6 4 4	Stock of	Stock of provisions for Stage 2 Experiment Experime	Stock of provisions for Stage 3 exposure CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC	0 0.00° 0 40.00° 1 0.00° 1 0.00° 0 0.00° 0 0.00° 0 40.00° 2 22.27° 2 23.58° 3 32.21° 2 43.99° 1 19.83° 1 19.83° 1 29.15° 1 20.00°
UNITED KINGDOM	Central basis Control arconomistral y Dick pathorities Calculat arconomistral y Dick pathorities Calculat arconomistral Calculation of Calculation Cal	71 107 0 0 0 0 2 2 3,686 1,383 118 20 0 2,559	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 6 673 406 8 32 7 7	33 0 0 0 0 0 0 312 215 111 2 2		Stock of provisions for Stage 2 expessors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision For For	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 40.09% 23.99% 60.59% 60.59% 23.12% 16.29% 0.09% 0.09%	71 107 0 0 0 0 0 2 2 3,718 1,425 112 20 2,490	77. 0 0 0 0 0 0 0 0 0 0 568 319 34 7 7	Stage 3 exposure 31 0 0 0 0 0 0 35 16 16 200 49 31 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stage 3 Stage 3 On On On On On On On	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 40.00% 23.72% 42.40% 49.59% 30.40% 0.00% 0.00%	71 107 0 0 0 0 2 3,663 1,407 106 19 2,425	7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7	7 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 5 462 1 3366 5 21 6 4 4	Stock of	Stock of provisions for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure C C C C C C C C C C C C C C C C C C C	0 0.00° 0 40.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00°
United Kingdom	Central basis Contral consuments Contral consuments All contral contral contral All contral contral Contral contral Contral	71 107 0 0 0 0 2 2 3,686 1,383 118 20 0 2,559	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	333 0 0 0 0 0 0 0 0 312 215 111 2 2 2 23 3 2 0 0 0 0	Stock of provisions for Stage 1 exposure	\$tock of provisions for Stage 2 explains 6 or 0 or	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 40.09% 23.99% 60.59% 50.59% 16.29% 16.29% 0.09% 0.09%	71 107 0 0 0 0 0 2 2 3,718 1,425 112 20 2,490	77 0 0 0 0 0 0 0 0 0 568 319 34 7 7 231 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 expoure 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 4 4 1 1 0 0 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 27.90% 23.27% 42.40% 15.90% 0.00% 0.00% 0.00%	71 107 0 0 0 0 2 3,663 1,407 106 19 2,425	77. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 34 0 1 366 5 44 1 246 4 65 4 65 8 37 0 0 0 0	Stock of	0 0 0 0 0 0 181 111 11 1 1 0 0 0 0 0 0 0	provisions for Stage 3 exposure () () () () () () () () () (0 0.00° 0 40.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00°
UNITED KINGDOM	Central basis Control arconomistral y Dick pathorities Calculat arconomistral y Dick pathorities Calculat arconomistral Calculation of Calculation Cal	71 107 0 0 0 0 0 2 3,686 1,883 1188 20 2,599 608 179 0 0 0 0	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	333 0 0 0 0 0 0 0 0 312 215 111 2 2 2 23 3 2 0 0 0 0	Stock of provisions for provisions for Stope 1 deposits	0 0 0 0 0 0 0 2 22 15 1 1 0 0 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 40.09% 23.99% 60.59% 60.59% 23.12% 16.29% 0.09% 0.09%	71 107 0 0 0 0 2 2,3,718 1,425 112 2,490 581 170 0 0 0	77 0 0 0 0 0 0 0 0 0 568 319 34 7 7 231 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 0 0 0 0 0 0 0 3855 260 15 3 3 200 49 31 0 0	Stock of provisions for provisions for Stage 1	0 0 0 0 0 0 0 188 122 1 1 1 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.00% 0.00% 0.00% 0.00% 40.00% 40.00% 23.72% 42.40% 49.59% 30.40% 0.00% 0.00%	71 107 0 0 0 0 0 2 3,663 1,407 1066 19 2,4425 551 1626 0 0 0	77. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 34 0 1 366 5 44 1 246 4 65 4 65 8 37 0 0 0 0	Stock of provisions for provisions for expecter expected	0 0 0 0 0 0 181 111 11 1 1 0 0 0 0 0 0 0	provisions for Stage 3 exposure 6 () () () () () () () () () (0 0.00° 0 40.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00° 0 0.00°
United Kingdom	Central basis Control arconomistral y Dick pathorities Calculat arconomistral y Dick pathorities Calculat arconomistral Calculation of Calculation Cal	71 107 0 0 0 0 0 2 3,686 1,883 1188 20 2,599 608 179 0 0 0 0	777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	333 0 0 0 0 0 0 0 0 312 215 111 2 2 2 23 3 2 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.09% 40.00% 0.00% 0.00% 40.00% 23.09% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 23.09% 40.00% 4	71 107 0 0 0 0 2 2,3,718 1,425 112 2,490 581 170 0 0 0	77 0 0 0 0 0 0 0 0 0 568 319 34 7 7 231 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 0 0 0 0 0 0 0 3855 260 15 3 3 200 49 31 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 40.	71 107 0 0 0 0 0 2 3,663 1,407 1066 19 2,4425 551 1626 0 0 0	77. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 34 0 1 366 5 44 1 246 4 65 4 65 8 37 0 0 0 0	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	0.000000000000000000000000000000000000
United Kingdom	Central basis Contral consuments Contral consuments Contral consuments Contral consuments Contral consuments C	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for expensions f	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 3 expension (0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 105 105 105 105	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 19 12 12 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Stock of provisions for provisions for expense of expen	0 0 0 0 0 0 0 188 111 11 0 0 0 0 0 0 188 111 11 0 0 0 0	providen for State 3 exposure ()	0.60% 0.60%
UNITED KINGDOM	Control basis Control described Control describe	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
UNITED KINGDOM	Control basis Control described Control describe	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
UNITED KINGDOM	Control devices control devices of the contro	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	0.000 0.00
UNITED KINGDOM	Control devices Control developments Control developments Control developments Control developments Control developments Control Contr	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00% 6.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	0.000 0.000
	Control basis Control accommends Control accommends Control accommends Control accommends Control accommends Control C	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00% 6.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	Coverage Ratio
UNITED KINGDOM	Control devices Control developments Control developments Control developments Control developments Control developments Control Contr	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00%, 6.	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	8.000 A
	Control devices Control devices control and a plant free mixture of the control outline control outline control outline mixture outline mixtur	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III of Stock III of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	6.00% 6.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 3 350 350 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	2 000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Control aboves Control accommendation Control accommendation Control accommendation Control accommendation Control accommendation Control Companies Companie	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 105 105 105 105	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 0 3859 3859 499 490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.000 A
	Control devices Control devices control and a plant free mixture of the control outline control outline control outline mixture outline mixtur	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III	0 0 0 0 0 0 0 0 0 0 2 2 2 2 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00%, 0.	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 105 105 105 105	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 0 3859 3859 499 490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.000 A
	Control devices with the control of	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 105 105 105 105	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 0 3859 3859 499 490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.0000 1 6.0
	Control bases Control of several modes Control	71 107 107 107 107 107 107 107 107 107 1	777 1 77 1 77 1 77 1 77 1 77 1 77 1 77	333 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Open III	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure	0.00% 0.00%	71, 197 97 90 0 0 0 0 0 0 0 2 3,718 101 105 105 105 105 105 105 105 105 105	77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31 0 0 0 0 0 0 0 0 0 0 3859 3859 499 490 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of Provisions for Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		71 107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 7. 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7	Sock of processors for a support of the support of	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 depoints (1997) (1997	6.0000 Ratio

2023 EU-wide Stress Test: Credit risk STA AlB Group plc

					31/12/2023							Adverse Scenario 31/12/2024	•						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	(min EUR, %) Central banks	32.847	111	121	exposure	exposure	exposure 0	0.00%	32,773	120	186	exposure	exposure 0	exposure	0.00%	32,700	13	249	exposure	exposure	exposure 0	
	Central governments Regional governments or local authorities	2,322	1 0	6	2	0	2	40.00% 40.00%	2,317	1 0	10	2	0	4	40.00% 40.00%	2,312		15		0	6	41
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0					0	
	International Organisations		0	0	0		0	0.00% 46.00%	0	0	0	0	0	0	0.00% 46.00%	0					0	4
	Corporates of which: SMF	5.756 2.028	1.190 671		86	197	203	40,20%	5.044	1.487	922	127	283 151	409	44,40%	4.113 1.346			87		751	
AIB Group plc	Retail of which: SME	3,501 1,234	661	463	75	85	257	35.02% 55.61% 47.21%	2,952 1.033	859 302	813	64	133	406	39,29% 49,90% 39,17%	2,567 910	85	7 1,200	50	146	568 143	3
Atb Group pic	or which: SME Secured by mortgages on immovable property of which: SME	15,529	2,617	1,479	187	287	495	33.50%	13,395	3,548	2,682	166	438	867	32.33%	11,645	3,85	4,127	107	453	1,312	
	Items associated with particularly high risk	2,207 582	870 298	415 160	81 41	99 49	164 64	39.57% 40.23%	1,458 338	1,166 332	868 370	22	192 67	309 147	35.58% 39.66%	914 221	1,18 25	1,399	15	204 51	900 227	Ï
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	
	Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0		0 0	0	
	Securitisation Other exposures	2	0	0	0		0	18.89%	2	0	0	0	0	0	22.21% 36.78%	2		0		0	0	3
	Standardised Total	60,596	4,878	2,734	391	618	1,023	37.41%	56,877	6,348	4,983	380	921	1,833	36.78%	53,615	6,83	7,756	258	954	2,865	3
					31/12/2023							Adverse Scenario 31/12/2024	,						31/12/2025			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposs
	(min EUR, %) Control banks	32,696	28	86		0	0	0.00%	32,622	38	150		0	0	0.00%	32,549	4	212			0	
	Central governments Regional governments or local authorities	2,209 4	1 0	5	2	0	2	40.00% 40.00%	2,204 4	1 0	10 0	2	0	4	40.00% 40.00%	2,199 4		14		0	6	-
	Public sector entities Multilateral Development Banks	0	0	0	0	0	0	0.00% 0.00%	0	0	0	0	0	0	0.00%	0		0		0	0	
	International Organisations Institutions	0 2	0	0	0	0	0	0.00% 46.00%	0 2	0	0	0	0	0	0.00% 46.00%	0		0 0		0 0	0	Ε.
	Corporates of which: SME	1,921	385 223	154 86	31	43	59 29	38.34% 33.58%	1,609 528	516 304	336 172	27	51 33	125	37,37% 30,25%	1,338	55 31	567	19	54	200 86	
IRELAND	Retail of which: SME	3,381 1,214	624	450	73	82 16	250 74	55.57% 47.01%	2,846 1,015	817 295	792 273	62	129	394	49.76% 39.01%	2,475 893	81	1,169	4	123	552 141	4 3 2 4 3
INCERNO	Secured by mortages on immovable property of which: SME	12,472	2,234	1,099	110	240	332	30.26% 32.41%	10,901	2,904	1,999	98	324	605	30.24% 32.76%	9,661	3,07 87	3,065	67	317	919	3
	Items associated with particularly high risk Covered bonds	417	255	129	26	44	52	40.34%	924 238	887 272	291	12	140 55	116	39.71%	160		443		37	177	3
	Covered bonds	0	0	0	0	8		0.00%	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	
	Claims on institutions and corporates with a ST credit assessment														0.00%	0		0			0	
	Collective investments undertakings (CIU) Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	-	0	0	
	Colors on installations and consovates with a ST coeff assessment Colors on installations and consovate with a ST coeff assessment Colors Colo	0 0 0 2 53,104	0 0 3,528	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2023	0 0 0 409			0 0 2 2 50,428	0 0 4,549	0 0 3,578	0 201 Adverse Scenario 31/12/2024	0 0 559	0 0 1,244	22.23%	1 48,390	4,69	0 0 0	31/12/2025		0 1,854	2: 33
	Collective investments undertakings (CIU) Equity	Stage 1 exposure	0 0 0 3,528 Stage 2 exposure	0 0 1,923 Stage 3 exposure		Stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 18.91%	0 0 2 2 50,428 Stage 1 exposure	0 0 4,549 Stage 2 exposure	0 0 3,578 3,578 Stage 3 exposure	Adverse Scenario	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		1 48,390 48,390 Stage 1 exposure	4,692 Stage 2 exposure	Stage 3 exposure		Stock of	0 1,854 Stock of provisions for Stage 3 exposure	
	Official international undertaking (CHI) Early E				31/12/2023	Stock of	Stock of	0.00% 18.91% 36.19% Coverage Ratio - Stage 3 exposure 40.00%				Adverse Scenario 31/12/2024 Stock of	,	Stock of	22.23% 34.77% 34.77% Coverage Ratio - Stage 3 exposure 0.00% 40.00%		Stage 2 exposure		31/12/2025	Stock of	Stock of	Coverage F Stage exposu
	Colore to Investment and extratings (CED) Early State Office represents Desiration of Total Contract banks Contract contract Contract contract Contract banks Contract Con				31/12/2023	Stock of	Stock of	0.00% 18.01% 36.19% Coverage Ratio - Stage 3 exposure 40.09% 0.00%				Adverse Scenario 31/12/2024 Stock of	,	Stock of	22.23% 34.77% 34.77% Coverage Ratio - Stage 3 exposure 40.00% 0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2025	Stock of	Stock of	Coverage Stage exposi
	Officies investments underplating (CH) Color Springer Color				31/12/2023	Stock of	Stock of	0.00% 18.91% 36.19% Coverage Ratio- Stage 3 exposure 40.00% 0.00% 0.00% 0.00%				Adverse Scenario 31/12/2024 Stock of	,	Stock of	22.23% 34.77% 34.77% Coverage Ratio - Stage 3 expessure 40.00% 40.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure		31/12/2025	Stock of	Stock of	Coverage Stage exposi
	Office is invariantly undertaking (CIV) Security State Other exposures State of State Other exposures Other exposures Other exposures Other exposures Other exposures Other exposures All Militaria Development Basic International Constitute	Stage 1 exposure 71 107 0 0 0 0 2 3,570	Stage 2 exposure 777 0 0 0 0 0 0 0 0	Stage 3 exposure 33 0 0 0 0	31/12/2023	Stock of	Stock of	0.00% 18.01% 36.19% 36.19% Coverage Ratio - Stage 3 exposure 0.00% 40.00% 0.00% 0.00% 40.00%				Adverse Scenario 31/12/2024 Stock of	,	Stock of	22.23% 34.77% 34.77% Coverage Ratio-Stage 3 exposture 0.00% 40.00% 0.00% 0.00% 46.00% 46.00%	Stage 1 exposure 71 106 0 0 0 2 2 2.572	Stage 2 exposure	Stage 3 exposure 2 34 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025	Stock of	Stock of	33 Coverage I Stage exposi
	Officies invariants undertaking (CH) Grant Station General Station Gene	Stage 1 exposure 71 107 0 0 0	Stage 2 exposure 777 0 0 0 0 0 0 0 0	Stage 3 exposure 33 0 0 0 0	31/12/2023	Stock of	Stock of	0.00% 18.01% 36.19% 36.19% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 34.00% 0.00% 34.00% 0.00% 35.7.05% 35.7.05%	Stage 1 exposure 71 107 0 0 0 0			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure	Stock of	22.23% 34.77% 34.77% Coverage Ratio - Stage 3 expetitive - 0.00% - 0.	Stage 1 exposure 71 106 0 0 0 2 2 2.572	Stage 2 exposure	Stage 3 exposure 2 34 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2025	Stock of	Stock of	33 Coverage I Stage exposi
United Kingdom	Official international moderations (CHI) Experiment Control Princip Control Princip Control Princip Control Princip Control Princip Control Princip Control Control Control Residual Control Residual Control Control Residual Control Residua	Stage 1 exposure 71 1077 0 0 0 0 0 2 3,520 1,128 115 20	Stage 2 exposure 777 0 0 0 0 0 0 0 0 0 757 442 2 35	Stage 3 exposure 333 0 0 0 0 0 0 344 224 12	31/12/2023	Stock of	Stock of	0.00% 18.01% 36.19% Coverage Ratio Stage 3 exposure 40.00% 0.00% 0.00% 0.00% 40.00% 10.00%	Stage 1 exposure 711 107 0 0 0 0 2 3,196 1,193 102			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2256	Stock of	22.23% 34.77% 34.77% 34.77% Coverage Ratio - Stage 3 exposure 40.00% 0.00% 0.00% 0.00% 46.00% 48.42% 43.22% 55.03%	Stage 1 exposure 71 106 0 0 0 2 2 2.572	Stage 2 exposure 7 1,09 45	Stage 3 exposure 7 34 0 0 0 0 0 0 0 0 1 0,007 1,007 9 593 1 29	31/12/2025	Stock of	Stock of	33 Coverage I Stage exposi
United Kingdom	Officies invariants undertaking (CH) Grant Station General Station Gene	Stage 1 exposure 71 107 0 0 0 0 2 3,570	Stage 2 exposure 777 0 0 0 0 0 0 0 0 0 757 442 2 35	Stage 3 exposure 333 0 0 0 0 0 0 344 224 12	31/12/2023	Stock of	Stock of	0.00% 18.91% 36.19% 36.19% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 46.00% 46.00% 34.50%	Stage 1 exposure 71 107 0 0 0 2 2 3,196 1,193			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2256	Stock of	22.23% 34.77% 34.77% 34.77% Coverage Ratio - Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 45.00% 45.00% 55.03% 55.03% 51.47%	Stage 1 exposure 71 105 0 0 0 0 2 2,572 944 89	Stage 2 exposure 7 1,09	Stage 3 exposure 7 34 0 0 0 0 0 0 0 0 1 0,007 1,007 9 593 1 29	31/12/2025	Stock of	Stock of	2 33 Coverage F Stage exposu
UNITED KINGDOM	Office in invariants undertaking (CHV) Security Station Other exposures Under Station Other exposures Other exp	Stage 1 exposure 71 107 0 0 0 2 3,500 1,228 115 2,00	Stage 2 exposure 777 0 0 0 0 0 0 0 0 0 757 442 2 35	Stage 3 exposure 333 0 0 0 0 0 0 344 224 12	31/12/2023	Stock of	Stock of	0.00% 18.91% 18.9	Stage 1 exposure 71 107 0 0 0 2 2 3,196 1,193 102 18 2,134			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2256	Stock of	22.27% 34.77% 34.77% Coverage Ratio- 5tage 3 expoirs 60.00% 60.00% 60.00% 64.02% 55.07% 55.07% 51.42% 51.42% 60.00%	Stage 1 exposure 71 105 0 0 0 0 2 2,572 944 89	Stage 2 exposure 7 1,09	Stage 3 exposure 7 34 0 0 0 0 0 0 0 0 1 0,007 1,007 9 593 1 29	31/12/2025	Stock of	Stock of	2 33 33 33 33 33 33 33 33 33 33 33 33 33
United Kingdom	Office in invariants undertaking (CIV) Secretaking Other separates Standard filed Total Central banks Control banks Cont	Stage 1 exposure 71 107 0 0 0 2 3,500 1,228 115 2,00	Stage 2 exposure 777 0 0 0 0 0 0 0 0 0 757 442 2 35	Stage 3 exposure 333 0 0 0 0 0 0 344 224 12	31/12/2023	Stock of	Stock of	0.00% (8.91% (9.	Stage 1 exposure 71 107 0 0 0 2 2 3,196 1,193 102 18 2,134			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2256	Stock of	22.23% 34.77% 34.77% Coverage Ratio - 5.16ge 3 exposure 0.009% 0.	Stage 1 exposure 71 105 0 0 0 0 2 2,572 944 89	Stage 2 exposure 7 1,09	Stage 3 exposure 7 34 0 0 0 0 0 0 0 0 1 0,007 1,007 9 593 1 29	31/12/2025	Stock of	Stock of	Coverage exposs
UNITED KINGDOM	Official international moderations (CHI) Control Institute Control I	51-ya 1 exposure 21 100 0 0 0 0 0 0 0 0 2 2 2 3,500 1,226 1,226 1,246 1,	Stage 2 exposure 177 10 0 0 0 0 0 0 0 0 0 0 402 442 442 442 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 0 0 0 0 0 34445 2 12 1 181 1 47 1 47 1 47 1 47 1 47 1 47 1 47 1 4	31/12/2023 55x2 of provisions to Stage 1 exposure 5 to 9 to	Steck of previous for previous for previous for previous for previous for previous for the	Steck of previous for steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 18.01% 18.01% 36.15% 10.01% 10.01% 10.01% 10.01% 10.01% 10.00%	Stage 1 exposure 21 1927 0 0 0 0 0 0 0 0 2 2 3,195 1,233 1,233 1,234 1,2	\$200 p 2 exposure 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 3 14 1	Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 2256	Stock of	22.27% 34.77% 34.77% 51.00% 6.	Stage 1 exposure 71 1060 0 0 0 0 2 2 2 2 2,25727 1777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 7 109 66 66 67 17 17 5 5	\$100 3 0xponire 2 34 0	31/12/2025	Stock of previous for Sage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure	Coverage Stage expost
UNITED KINGDOM	Office or invariants undertaking (CIV) Good or invariants undertaking (CIV) Other expenses O	Stage 1 exposure 71 107 0 0 0 2 3,500 1,228 115 2,00	Stage 2 exposure 177 10 0 0 0 0 0 0 0 0 0 0 402 442 442 442 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 0 0 0 0 0 34445 2 12 1 181 1 47 1 47 1 47 1 47 1 47 1 47 1 47 1 4	31/12/2023 55x2 of provisions to Stage 1 exposure 5 to 9 to	Stock of	Steck of previous for steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 18.01% 36.19% 36.19% 36.19% Coverage Ratio Stage 3 exposure 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 71 107 0 0 0 2 2 3,196 1,193 102 18 2,134			Adverse Scenario 31/12/2024 Stock of	Stock of provisions for Stock of provisions for Stock of Control of the Stock of Control	Stock of	22.27% 34.77% 34.77% Coverage Ballon Slege G 45,5000 40,0000	Stage 1 exposure 71 1060 0 0 0 0 2 2 2 2 2,25727 1777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 7 109 46 47 117 5 5	\$100 3 0xponire 2 34 0	31/12/2025	### ### #### #########################	Stock of	2 333 Coverage R Stage exposu 4 4 5 4 4 5 5 4 4 4 5 5 4 4 6 7 5 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6 7 6
UNITED KINGDOM	Office or invariants undertaking (CIV) Good or invariants undertaking (CIV) Other expenses O	51-ya 1 exposure 21 100 0 0 0 0 0 0 0 0 2 2 2 3,500 1,226 1,226 1,246 1,	Stage 2 exposure 177 10 0 0 0 0 0 0 0 0 0 0 402 442 442 442 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 0 0 0 0 0 34445 2 12 1 181 1 47 1 47 1 47 1 47 1 47 1 47 1 47 1 4	31/12/2023 55x2 of provisions to Stage 1 exposure 5 to 9 to	Steck of previous for previous for previous for previous for previous for previous for the	Steck of previous for steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 18.01% 18.01% 36.15% 10.01% 10.01% 10.01% 10.01% 10.01% 10.00%	Stage 1 exposure 21 1927 0 0 0 0 0 0 0 0 2 2 3,195 1,233 1,233 1,234 1,2	\$200 p 2 exposure 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario Adverse Scenario Adverse Scenario Adverse Scenario Adverse Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of Control of the Stock of Control	Stock of	22.27% 34.77% 34.77% 51.00% 6.	Stage 1 exposure 71 1060 0 0 0 0 2 2 2 2 2,25727 1777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 7 109 66 66 67 17 17 5 5	\$100 3 0xponire 2 34 0	31/12/2025 Stock of provisions for Stage 1 exposure (Stock of previous for Sage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for stage 3 exposure	2 333 Coverage F Stage exposu 4 4 5 5 4 4 2 2 2 4 4
United Kingdom	Office or invariants undertaking (CIV) Good or invariants undertaking (CIV) Other expenses O	51-ya 1 exposure 21 100 0 0 0 0 0 0 0 0 2 2 2 3,500 1,226 1,226 1,246 1,	Stage 2 exposure 177 10 0 0 0 0 0 0 0 0 0 0 402 442 442 442 0 0 0 0	Stage 3 exposure 33 0 0 0 0 0 0 0 0 0 0 34445 2 12 1 181 1 47 1 47 1 47 1 47 1 47 1 47 1 47 1 4	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 10.71% 26.45% 26.45% 26.45% 26.45% 26.45% 26.00% 26.	Stage 1 exposure 21 1927 0 0 0 0 0 0 0 0 2 2 3,195 1,233 1,233 1,234 1,2	\$200 p 2 exposure 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.27% 34.77% 34	Stage 1 exposure 71 1060 0 0 0 0 2 2 2 2 2,25727 1777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 7 109 66 66 67 17 17 5 5	\$100 3 0xponire 2 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	2 Coverage expose
United Kingdom	Collector in incontaments analystation; (CISI) Collect appearance Standard Stand Collect appearance Standard Stand Collect appearance Standard Stand Collector Standard Stand Collector Standard	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/3023 Stock of provisions for a superior su	Stock of provision for provision for a company of the company of t	Stock of provisions for Stage 3 exposure	0.00% 38.18% 38.	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Adverse Scenario 31/12/2024 Stock of provisions for 5tage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22.27% PA-77% PA	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Stock of provisions for Stage 1 exposure () () () () () () () () () (Stock of provisions for follows: 1	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage expose
UNITED KINGDOM	Collector in incontaments analystation; (CISI) Collect appearance Standard Stand Collect appearance Standard Stand Collect appearance Standard Stand Collector Standard Stand Collector Standard	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 18.19% 18.	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2753 34.2759 24.2759 24.2759 25.2592 25.259	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage expon
United Kingdom	Collector in incontaments analystation; (CISI) Collect appearance Standard Stand Collect appearance Standard Stand Collect appearance Standard Stand Collector Standard Stand Collector Standard	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.65%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2755 34.776 34.776 35.776 36.776 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage Stages
UNITED KINGDOM	Office or invariants undertaking (CIV) Secretarian Communication Commun	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.50%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2753 34.7794 34.7794 34.7794 34.7794 34.5794 35.579	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage exposition
UNITED KINGDOM	Office in invariants undertaking (CIV) Secret State Other separates State State Other Sta	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.00%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2255 34.77% 34.77% 34.77% 34.97% 34.97% 34.50% 35.50% 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage exposit
	Collection investments undertaking (CIV) Collection investments undertaking (CIV) Collection investments Collection investm	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.551% 1.551% 1.551% 1.551% 1.551% 1.551% 1.551% 1.552% 1.5	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2755 34.776 34.776 34.776 35.776 36.776 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage expose
UNITED KINGDOM UNITED STATES	Collective Investments underplacing (CIV) Collective Investments underplacing (CIV) Collective September (CIV)	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.551% 1.5	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2255 34.77% 34.77% 34.77% 34.77% 34.650, 34	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage Stages
	Collective investments and explanating (CID) Collect appearance Standard final Total Control banks Control	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.15(1); 36.1570 36.1570 36.1570 36.1570 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2255 34.77% 34.77% 34.77% 34.77% 34.77% 34.50% 35.50% 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage Stages
	Collection investments undertaking (CIV) Collection investments undertaking (CIV) Collection investments Characteristics Collection investments Collection investments Collection investments Collection investments Collection investments All collection investments All collection investments Collection invest	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.50%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2755 34.776 34.776 34.776 35.776 36.776 36.776 37.776 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Exercises of the second of the
	Collective investments and explanating (CID) Collect appearance Standard final Total Control banks Control	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.05%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2255 34.77% 34.77% 34.77% 34.67% 34.66% 35.66% 36.66% 3	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	2 333 Coverage R Stage exposu 4 4 5 5 4 4 2 2 4 4
	Collection investments undertaking (CIV) Collection investments undertaking (CIV) Collection investments Characteristics Collection investments Collection investments Collection investments Collection investments Collection investments All collection investments All collection investments Collection invest	Stage 1 exposure 21 21 50 60 60 60 60 60 60 60 60 60 60 60 60 60	Steps 2 4 (species) 977 0 0 0 0 0 0 0 0 0 0 1 0 1 0 1 0	Stage 3 exposure 23	31/12/2023 Stock of provisions for Stage 1 exposure exposure of Stage 1 exposure of St	Stock of provision for provision for a construction of a construct	Stock of provisions for Stope 3 Cappaign Cappai	0.00% 1.15(1); 36.1570 36.1570 36.1570 36.1570 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244% 36.00% 37.244%	Stage 1 exposure 71 102 0 0 0 0 0 102 11,03 11,03 11,03 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Staps 2 exploses 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 31 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Mdyeral Scenario 31/12/2024 Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Provisions	Stock of provisions for Stage 3 exposure of Control of	22.2255 34.776 34.776 34.776 34.776 34.776 34.5776 34.	Stage 1 exposure 71 100 100 100 100 100 100 100 100 100	Stage 2 exposure 7 7 7 1.00 1.00 1.00 1.00 1.00 1.00 1.0	Stage 3 exposure 34 0	31/12/2025 Slock of Provisions for Stage 1 explosure (Stock of provisions for control of the control of t	Stock of provisions for Stage 3 explaints for Stage 3 explaints for Stage 3 explaints for One of the Stage 3 explaints for One of	Coverage Sage

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

								Public guara	ntees - Actual						
								31/1	1/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min ELIR, %)		F-IRB	A-198	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														-
	Corporates	0	160	0	60	124	83	32	22	3	- 1	1	4	1	40%
	Composites - Of Which: Specialised London	٥	0	0	0	0	0	0	0	ô	0	0	0	0	-
	Corporates - Of Which: SME	٥	146	0	55	121	82	22	15	3	- 1	1	2	- 1	40,47%
	Retail	0	ō	0	- 0	0	0	0	0	٥	0	0	0		
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0		0	0	
AIB Group plc	Retail - Secured on real estate property - Of Which: SME	٥	0	0	0	0	0	0	0	٥			0		-
ATD GLOUP DIC	Retail - Secured on real estate property - Of Which: non-	٥	0	0	0	0	0	0	0	٥			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		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL		160	- 0	60	124	83	32	22	- 3	- 1	1	4	1	40.47%

								Public guara	antees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	151	0	58	123	83	24	15	3	1	1	2	1	409
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0	0					0		0	
	Retail - Secured on real estate property														
TRFI AND	Retail - Secured on real estate property - Of Which: SME														
INCOMIND	Retail - Secured on real estate property - Of Which: non-			0	0	0	0					0		0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-188	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
ONLIED KINGDOM		0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL					- 0				- 0	-		- 0		4-

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min ELIR, %)	A-IRB	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2015s 2
	Central banks														
	Central governments														
	Institutions														
	Corporates				0	0				٥	0				-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0			0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
GIATED STATES	Retail - Secured on real estate property - Of Which: non-			0	0	0			0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IR8 TOTAL	0		0	0	0	0	0		0		0	0	0	-

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																AIB Group p	lc														
						31/12										Public guarantees	- Baseline Scenari	io									2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Cov	verage Ratio -
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	rerage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions																														
	Ensitiutions Corporates Corporates Corporates - Of Whith- Spanialised Landon Corporates - Of Whith- State	10	7 72	42	26	10	6	٥	1	2	16%	97	65	4	4 30	17	12	٥	1	2	12%	91	61	- 44	30	23	16		1	3	11%
	Retail		0 0	0	6	0	0	0	0	0		0	0			٥	0	0	0	0		0		0	0	0			0	٥.	
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: ren-																														
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME Equity Securitieston																														
	Other non-credit obligation assets IRB TOTAL	10	7 72	42	26	10	6	0	1	2	15.86%	97	65	44	4 30	17	12	0	1	2	12.16%	91	61	44	30	23	16		1	3	10.98%
																Public guarantees		io													
			Stage 1		Stage 2	31/12	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		t/2024 Stept 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of .	
	(min BJR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure
	Central banks Central covernments	9	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Socialised Lending	10	6 72	37	24	6	4	۰	0	- 1	21%	97	65	4	2 28	- 11	2	0	1	2	15%	90	60	- 44	29	16	10		1	2	13%
	Corporates - Of Which: SME		0 0	0	0	0	0	0	0								0	0	0	0				0	0	0			0		
IRELAND	Retail - Secured on real satisfaction property Batal - Secured on real satisfaction property - Of Which: SHE Batal - Secured on real satisfaction property - Of Which: non-					0				0										0				0							
	Retail - Oualfyins Revolvins Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Ratal - Other Ratal - Of Which: non-SME Equity																														
	Securitisation Other non-credit oblication assets			-				-					-																		
	IRB TOTAL	10	6 72	37	24	6	4	0	0	1	21%	97	65	40	2 28	11	7	0	1	2	15%	90	60	44	29	16	10	0	1	2	13%
	IRB TOTAL	10	6 72	37	24	6	4	۰	0	1	21%	97	65	45	2 28	11 Public quarantees	- Baseline Scenari	0	1	2	15%	90	60	44	29	16	10		1	2	13%
	IRR TOTAL	10	6 72	37	24	31/12		0	0	1	21%	97	65	45		11 Public guarantees 31/1:	2/2024		1	2	15%	90	60	44	29	31/1	2/2025	0	1	2	13%
		Stage 1 exposure	Stage 1 exposure, of which our anneal	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	21% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	15% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	13% verage Ratio - Stage 3 errorium
	(min EU, N	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	21% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	2/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for stigge 2 exposure	Stock of provisions for Stage 3 exposure	13% verage Ratio - Stage 3 exposure
	Continui Bandas (min ELP, fin Continui Bandas Continui Consummenta Consu	Stage 1 exposure	Stage 1 exposure, of which guaranted amount	Stage 2 exposure	Stage 2 expours, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	13% verage Ratio- Stage 3 exposure
	Control levels (refe E.S. t.) Control levels (Control levels Control levels Contr	Stage 1 exposure	Stage 1 exposure, of which guaranteed emount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	9teck of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio - Stage 3 exposure 5%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	5tage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	13% remage Ratio Stage 3 exposure 5%
LINITED KINGDO	Control lamine Control lamine Control community Control Contro	5)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	24 Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio Stage 3 exposure 5%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure - 5%	Stege 1 exposure	Stage 1 spooure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 staposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cow Steps 3 exposure	13% verage Ratio- Stage 3 exposure 5%
UNITED KINGDO	Control lands Contro	5)	Stage 1 exposure, of which guaranted entount 0 0 0	Stage 2 exposure	24 Stage 2 exposure, of which guaranteed amount 0		Stage 3	Sack of provisions for sage 1 exposure	Steck of provisions for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio- Stage 3 exposure 5%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stage 2 Stage 2 Stage 2 O O	Stock of provisions for Stage 3 exposure	15% Coverage Ratio - Stage 3 exposure - 5%	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	52age 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of previous for Cow Reps 3 arposites	13% rerage Ratio- Stage 3 exposure 5%
UNITED KINGDO	Central Sealest Control Sealest Control Control Contro	5)	Steps 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	24 Stage 2 exposure, of which guaranteed amount		Stage 3	Seck of provisions for Stage 1 exposure	Steck of provisions for Steck of provisions for Steps 2 exposure	provisions for Stage 3	22% Coverage Ratio Stage 3 exposure	97 Stage 1 expressive	Stage 1 exposure, of which guaranteed amount 0	41 Staye 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Stoge 2 exposure	Stock of provisions for Skeps 3 sayoure	15% Coverage Ratio - Stage 3 exposure - 5%	Starge 1 exposure	52age 1 exposure, of which gu arasteed amount	52age 2 exposure	29 Stage 2 exposure, of which of gueranteed amount of the control		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of Cov Stock of Provisions for Stock of Provisions for Stock of Provisions for Stock of	13% rerege Ratio - Stage 3 exposure 5%
UNITED KINGDO	Control lands Contro	5)	Steps 1 exposure, of which guaranteed amount 0 0 0	Steps 2 exposure	24 Stage 2 exposure, of which of which of which of the other other of the other o		Stage 3	Seck of provisions for Steps I exposure	Dack of provision for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio - Stage 3 exposure - 5%	97 Stage 1 exposure	Stage 1 exposure, of which same and same and same and same and same and same and of the same a	Singe 2 exposure	State 2	31/1	2/2024 Stage 3	Sack of	Stock of provisions for Steps 2 exposure	Stock of provident for Steps 3 supposure	15% Coverage Ratio - Stage 3 exposure - 5%	Stage 1 exposure	Stage 1 exposure of which of the stage of th	Stage 2 exposure	Stage 2 exposure, of which guiranted entiremt		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for expensive suppose re	13% surings Ratio- surings Ratio- Stape 3 expours
UNITED KINGDO	Control lands Contro	5)	Steps 1 expense, of which guaranteel execution of the control of t	Shape 2 exposure	24 Stage 2 desponse, of well-representation of the second		Stage 3	Stock of for product for the product of the product	Stock of provisions for Stage 2 exposure	provisions for Stage 3	21% Coverage Ratio - Step 3 St	97 Stage 1 exposure	Stage 1 septembre of the septembre of th	Sings 2 exposure	Stage 2 exposure, of guaranteed amount 0 0 0	31/1: Stage 3 exposure 0 0	1/2024 Stage 3	Stock of provisions for provisions for Stage 1 exposure	Stock of provisions of the provision of	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	15% Coverage Ratio-Stage 3 exposure 5%	Stage 1 exposure	Sour 1 So	Stage 2 exposure	29 Stage 2 exposure, of guaranteed emount 0 0		Stage 3	Stank of provisions for provisions for a september of the	Stock of process of Supplemental Supplementa	Shock of Company property of Company property of Company of Compan	13%
UNITED KINGDO	Control lands Contro	5)	Steps 1 of seminor of	0	exposure, of which which which which a smooth of amount amount of the control of		Steps 3 sexposure, of which guaranteed amount 0 0	Shock of problem for capacity of the capacity	Stock of provings for a particular for a	provisions for Stage 3	21% Coverage Ratio Stage 3 exposure exposure	97 Steps 1 Reprinters	exposure, of which guaranteed amount amount of the country of the	6	Stage 2 exposers of guizenteed amount	31/L' Stage 3 expassive 0 0 0 Public guarantees 31/L'	1/2024 Stage 3	Stock of provisions for provisions for Stage 1 exposure	Stock of present of Stock of Present of Stock of	Stock of provisions for Steps 3 exposure	15% Coverage Ratio Stage 3 exposure 5%	90 95 95 95 95 95 95 95 95 95 95 95 95 95	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stack of provisions for provisions for Stage 1 september 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pre-stock	Stock of Conventions for Conventions for Conventions for Conventions for Conventions for Conventions of Convent	13% seeinge Ratio - Stage 3 explaints 5% 5%
UNITED KINGDO	Control lands Contro	5)	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stope 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	exposure, of which guaranteed amount amount of the country of the	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of a superior of the control of the contr	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranteed amount 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
UNITED KINGDO	Control lands Contro	Sape 1 sepanne	exposure, of which guaranteed semicont	0	Stage 2 Stage	Stage 3 exposure	Supp 3 exposer, or	provisions for Stage 1 explaines and of Stage 1 explaines of O	provision for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21% Coverage Batto- Stage 3 exposure 5% 5% Coverage Ratio- Stage 3 exposure	0	Stage 1 Stage 1 exposers, of exposers, of one of the control o	6	Stage 2 exposure, of guaranteed amount 0 0 0	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Stock of provisions for Stope 1 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of steps of	25%. Coverage Ratio - 5%. 5%. Coverage Ratio - 8%. 5%. Coverage Ratio - 8%.	0	Stage 1 stage and the stage an	0	Zings 2 exposits, of programmer and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 suppositive of suppositive o	provisions for Stage I exposure 0	Took of provisions for servisions for servisions for servisions for servisions for servisions for servisions for stops 2 expenses 2 expenses for stops 2 expenses 2 expenses 2 ex	provisions for Stage 3 expensive	13% Steps 3 St
UNITED KINGDO	Control laints Control laints	Sape 1 sepanne	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stope 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranteed amount 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
UNITED KINGDO	Control bases Control bases Control bases Control bases Control bases Control	Sape 1 sepanne	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranteed amount 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
	Control Section 1. Contro	Stage 1 exposure	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranteed amount 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
UNITED KINGDO	Control Service Control Service Control Service Control Con	Stage 1 exposure	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
	Control lands Contro	Stage 1 exposure	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%
	Control leaves (color Duty, 10 Color	Stage 1 exposure	exposure, of which guranteed amount of the control	0	exposure, of which which which which a smooth of amount amount of the control of	Stage 3 exposure 0 0 0	Supp 3 exposer, or	provisions for Stage 1 explosure	provision for Stage 2 exposure 0 0 0	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 5%	0	expours, of which guaranteed armount 0 0 0 2 2 2 2 2 2 2 2 2 2	(Stage 2 exposers of guizenteed amount	31/1: Stage 3 exposure 0 0 0 Public guarantees	1/2024 Stoge 3	Bock of provisions for Stage 1 exposure 0	provision for Stope 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of support	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Stage 3 expensive	5%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															F	AIB Group p	lc														
							2/2023									Public guarantees 31/12		•									2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3	Stock of	Stock of	Stock of Cov	verage Ratio -
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks Central covernments Institutions																														
	Ensitutions Concretes Corrections - Of Whith- Secretarial Leation Corrections - Of Whith- Secretarial	10	1 68	46	31	11	7	- 1	3	2	15%	67	45	61	41	30	21	- 1	4	- 4	12%	- 44	30	58	39	57	38	۰	4	7	12%
	Botal		0 0	0	0	0	٥		0	0		0	0		۰		0	0	0	0		٥		0	0	0			0	0 -	
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-																														
	Retail - Oualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME Equity Securitieston																														
	Other non-credit obligation assets IRB TOTAL	10	1 68	46	31	11	7	1	3	2	15.30%	67	45	63	41	30	21	1	4	4	12.16%	44	30	58	39	57	38		4	7	12.13%
																Public guarantees		•													
			Stage 1		Stage 2		2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12	Stace 3	Shork of	Stock of	Stock of			Stage 1		Stage 2		2/2025 Stage 3	Stock of	Stock of	Stock of .	
	(min BJR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks Central covernments	2	amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Socialised Lending	10	1 68	41	27		5		2	- 1	19%	67	45	60	40	23	15	1	4	3	14%	- 44	29	57	38	49	32		4	6	13%
	Corporates - Of Which: SME		0 0	0	0	0	0		0				0				0	0	0	0				0	0	0			0	0 -	
IRELAND	Retail - Secured on real estate property Matel - Secured on real estate property - Of Which: SHE Ratel - Secured on real estate property - Of Which: non-																	0												0 -	
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: non-SME Botal - Other Rotal - Of Which: non-SME Equity																														
	Securitisation Other non-credit oblication assets																														
	IRS TOTAL	10	1 68	41	27	8	5	1	2	1	19%	67	45	60	40	23	15	1	4	3	14%	44	29	57	38	49	32	0	4	6	13%
	IRB TOTAL	10	1 68	41	27	8	5	1	2	1	19%	67	45	60	40	23 Public quarantees	- Adverse Scenari	,	4	3	16%	44	29	57	38	49	32		4	6	13%
	IRR TOTAL	10	1 68	41	27	31/12	2/2023	1	2	1	19%	67	45	66		23 Public guarantees 31/12	/2024		4	3	14%	44	29	57	38	31/1	2/2025		4	6	13%
		Stage 1 exposure	Stage 1 exposure, of which consenbed	Stage 2 exposure	Stage 2 exposure, of which	31/11 Stage 3 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2	Stock of provisions for Stage 3	16% Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	13% werage Ratio - Stage 3
	(min EUR, No.	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/12	:/2024 Stage 3		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	16% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	13% verage Ratio Stage 3 exposure
	Central banks (note 124, fee) Control consuments Control consuments Control consuments	Stage 1 exposure	Stage 1 exposure, of which guaranted amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stepe 3 exposure	16% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 spooure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	13% werage Ratio - Stage 3 exposure
	Control levels (refs E.S., %) Control levels (refs (refs (refs)))	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposers, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	5tage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 supposure	16% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	13% verage Ratio Stage 3 exposure
LINITED KINGDO	Control lamins Control lamins Control community Control Contro)	Stage 1 exposure, of which guaranteed emount 0 0 0	Stage 2 exposure	Stage 2 expoure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	24% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 seposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stock of staposisms	Stock of provisions for Stage 2 exposure	Stock of provisions for Cax Page 3 exposure	13% verage Ratio Stage 3 exposure 9%
UNITED KINGDO	Control Sealest Contro)	Singe 1 exposure, of which guaranteed amount 0 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stope 1 exposure 0 0	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 seposare, of which guaranteed amount 0	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stope 2 Stope 2 exposure	Stock of provisions for Stage 3 exposure	26% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provincions for Con Stage 3 exposure	13% verrage Ratio - Stage 3 exposure
UNITED KINGDO	Central lawsia. (central lawsia.) Contral lawsia. (central lawsia.) Contral Contral Contral lawsia. (central lawsia.) Contral Contral Contral lawsia. (central lawsia.) Contral Read of Contral lawsia. (central lawsia.) Read of Security of Contral lawsia. (central lawsia.) Read of Security of Contral lawsia. (central lawsia.) Read of Security of Contral lawsia. (central lawsia.))	Stage 1 exposure, of which guaranteed sensors t	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Seck of provisions for Stage 1 exposure	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 expressive	Stage 1 exposure, of which guaranteed amount 0	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stock of provisions for Stage 2 exposure	Stock of Stock of Provisions Stops 3 exposure	10% Coverage Ratio - Stage 3 exposure	Stage 1 exposure	29 Stage 1 exposure, of which gu arateed amount	Stage 2 exposure	38 Stage 2 exposure, of which of gueranteed amount of the control		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cox Stock of provisions for displaced of displ	13% verage Ratio - Stage 3 exposure 9%
UNITED KINGDO	Control Sealest Contro)	Sings I exposure, of which guaranteed amount of the control of the	Stagu 2 exposure	22 Stage 2 exposers of which had sensored entered and sensored entered and of the sensored entered ent		Stage 3	Seck of provisions for Sage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guarantees amount 0 0	Stage 2 exposure	Stage 2	31/12	:/2024 Stage 3	Speck of	Stack of provisions for Stage 2 exposure	Stock of provisions Stage 3 exposure	16% Coverage Ratio - Stage 3 exposure	Steps 1 exposure	29 Stage 1 exposure of which of the stage of	Stage 2 exposure	Stage 2 exposure, of which guiranted entiremt		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for expressions of the expression of t	13% veriage Ratio-Stage 3 exposure 9%
UNITED KINGDO	Control Sealest Contro)	Steps 1 exposure, of which granning of months of the granning	Stope 2 exposure	Steps 2 exposer, of which guaranted amount		Stage 3	Stock of product for product for product for product for an analysis of the product for the pr	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 september 2 september 2 september 3 september	Stage 2 exposure	Stage 2 exposure, of guaranteed amount	31/11 Stage 3 exposure 0 0 0	1/2024 Slage 3 serposure, of which gueranteed amount 0 0	Stock of provisions for 20 pp 1 exposure	Stock of provisions for provisions for an appears appears of the control of the c	Stock of provisions for Steps 3 exposure	16% Coverage Ratio Stage 3 explorer 5%	Stage 1 exposure	Steps 1 Steps 1 Steps 1 of Steps 1 Steps 1 of Steps 1 Steps 1 of Steps 1 Of S	52 Stage 2 exposure	Stage 2 exposure, of guaranteed emount		Stage 3	provisions for provis	Stock of process of the stock of process of stock of stoc	Stock of provisions for Cox Stock of provisions for Cox Stock of Cox S	13% verage Ratio- Skep 3 exposure 9%
UNITED KINGDO	Control Sealest Contro)	Steps 1 of special control of sp	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stock of produces for separate capacities of a	Stock of provident for a posterior of the provident for	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Steps 1 Steps 1 Steps 1 O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount amount of the control of the	6	Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/13 Stage 3 exposure 0 0 0 Public guarantees 31/13	/2024 Stage 3	Stock of provisions for 20 pp 1 exposure	Stock of prevent from the prevent from t	Stock of provisions for Steps 3 exposure	20% Coverage Ratio Stage 3 exposure 5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stack of provisions for provisions for Stage 1 september 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pre-stock	Stock of Control of Con	13% verage Ratio- Stage 3 exposure 9%
UNITED KINGDO	Control Sealest Contro		exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0 0 0	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposure, of which guaranteed amount amount of the control of the		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%
UNITED KINGDO	Control Sealest Contro	Stape 1 separate	exposure, of which guaranteed semicont	0 0	Zz Z	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure	provisions for Support	Coverage Ratio - Stage 3 exposure	0	Stage 1 Stage 1 Stage 1 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3 Stage 3 Stage 3 Stage 4 Sta	6	Stage 2 exposure, of guaranteed amount	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	Dock of provisions for Sage 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision of step of a control of the control of th	20% Coverage Ratio 47/20078 27/2 Coverage Ratio Representations 27/2 Coverage Ratio Representations	0	Stage 1 stage and the stage an	0	Stage 2 exposits, of particular and	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stopp 3 suppositive of suppositive o	provisions for Stage I exposure 0	Stock of provisions for exposure of the provision of the provision of the provision of the provision of provision for Stops 2 exposure of the provision of the	provisions for Dags 3 expenses	13% Weight Baile. Stage 3 expected 9% 9% 9% 9% 9% 9% 9% 9% 9% 9
UNITED KINGDO	Control Sanish Control Sanish Control Sanish Control Sanish Control Sanish Control Control Control Sanish Control Control Control Sanish Sanish	Stape 1 separate	exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0 0 0	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposers, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%
UNITED KINGDO	Control Sealest Contro	Stape 1 separate	exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0 0 0	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposers, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%
	Control Section 1. And Parks 1. Control Section 1. And Control Section 1. And Control Section 1. And Control Section 1. And Control Section 1. Control Section	Stage 1 exposure	exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0 0 0	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposers, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%
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	Control lambs. See a control lambs. Co	Stage 1 exposure	exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0 0 0	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposers, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%
	Control leaves (control leaves) Control leaves (control leaves) Descriptions Control (control leaves) Control (control leaves) Control (control leaves) English (control leaves) Control leaves English (control leaves)	Stage 1 exposure	exposure, of which guranteed amount of the control	0 0	exposure, of which guaranteed amount of the control	Stage 3 exposure	Sage 3 syncer, of syncery of sync	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stope 2 exposure	provisions for Stops 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - 6%	0	exposers, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposers, of gair antised exercised exercised exercised exercised of the stage of the st	31/12 Stage 3 exposure 0 0 0 Public guarantees	J/2024 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 4 Steps 4 Steps 5 Steps 5 Steps 5 Steps 3	20ck of previsions for 2age 1 exposure	provisions for Steps 2 exposurs 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	on the state of th	5%	0	exposure, of which guest arrows a serious of	0	exposure, of pose an insection pose an insection	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stop 3 exposers, of which guaranted amount 0 0 0 0 2/2025	provisions for Stage I exposure 0	0	provisions for Dags 3 expenses	9%

EBA SUPERING SALVENCE

2023 EU-wide Stress Test: Credit risk COVID-19 STA

								ntees - Actual					
							31/12						
			Biot		Stage 1 exposure, of which		Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -
	(min ELR. %)	Exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments												
	Reduction deventments or local authorities Public sector enthies Multilateral Development Banks International Organisations												
	International Organisations Institutions Corporates	135			40	10	20	70	24				
	Corporation order Corporation Partial	116	25	64 47	49 35	37	29 28	22	24 24	0	- 1	2 2	2% 2%
AIB Group plc	of which: SPE	307 307	42 37	297 253	230 201	22	25 30	13	11 6	2 2	- :	2	19% 19% 0%
	Second by mortness on immorable connects of which constants Terms associated with particularly high risk	0					0						
	covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity												
	Securitisation												
	Standardised Total	524	71	371	287	105	92	- 44		2	2	-	Ph
								ntees - Actual					
								1/2022					
		Esposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min EUR, %)	Exposure values	amounts	exposure	exposure, of which guaranteed	exposure	guaranteed	exposure	guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	exposure scage 3
	Central banks Central governments												
	Renional aggregate or local authorities												
	Dublic sector antition Multilateral Development Sanks International Organisations												
	Enablishme Corporates	77			.,	ľ			,				32%
	of which: SME Retail	31 282	7	23	16 101	7	5	1	1	0 7		0	32% 22%
IRELAND	of which: SME Secured by mortosces on immovable property	260	37	240	178	11	8	8	3	2	1	2	22%
	of which non-SNE Items associated with particularly high risk				·	ő	0	ů		ő	ů	·	
	Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertaking (CIII) Equity												
	Securitisation												
	Other emosures Standardised Total	322	51	292	215	19	34	33	7	2		2	22%
								ntees - Actual					
					Stage 1		31/1	ntees - Actual	Stage 3	David of	Dark of	Sector of	
		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which	Stock of provisions for Stoce 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	Control States (note ELR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/1	1/2022	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central ovvernments	Esposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central observments Reviewd overments or local authorities Public sector entities Hilblatral Devicement Sanks	Deposire values	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central involve Central flowerments of local authorities Public centre entities (Public centre entitie			Stage 1 exposure	exposure, of which	exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central avaira Central avairaments Resinant Annaurament or foral authorities Public sextre artification Multilatural Servicionnest Sanks Multilatural Servicionnest Sanks Generalizand Servicionnest Serv	100 85	Risk exposure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stage 3 exposure	5% 4%
UNITED KINGDOM	Central search Carbonia securioristica del consistente del con			Stage 1 exposure 32 24 37 23	exposure, of which guaranteed	231 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 3 Stage	Stock of provisions for Stage 1 Stage	2% 4% 2% 2%
UNITED KINGDOM	Control bearing and the control of t	100 85 89		Stage 1 exposure 39 24 37 23 2	exposure, of which guaranteed	231 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Stock of provisions for Stops I exposure	Stock of provisions for Stops 2 exposurs	Stock of provisions for Stage 3 exposure	5% 4%
UNITED KINGDOM	Control bears Children commented by the analysis of the Children Children Falch sealer antible Children's Children's Exists Children's Children's Exists Controllen's Children's Child	100 85 89		Stage 1 exposure 32 24 37 23 0	exposure, of which guaranteed	231 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Stock of provisions for Stage I exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Speck of provisions for Steps 2 exposurs	Stock of provisions for Stope 3 exposure 1 1 1 0 0 0 0 0 0	2% 4% 2% 2%
UNITED KINGDOM	Cheese Indiana Cheese	100 85 89		Stage 1 exposure 29 37 37 21 21 20 0	exposure, of which guaranteed	231 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure exposure 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% 4% 2% 2%
UNITED KINGDOM	Control bears Children commented by the analysis of the Children Children Falch sealer antible Children's Children's Exists Children's Children's Exists Controllen's Children's Child	100 85 89		Stoge 1	exposure, of which guaranteed	231 exposure	31/12 Stage 2 exposure, of which	1/2022 Stage 3	guaranteed	Block of provisions for Stage 1 exposure	Speck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	2% 4% 2% 2%
UNITED KINGDOM	Come where the comment of the commen	100 85 89	18 15 0 0	39 24 37 22 23 9	esposers, of which guaranteed services and services are services and services are s	31 30 45 22 22 0 0	31/1: Stage 2 exposure, of which of pursation 24 23 45 22 0 0		23 22 23 20 0	0 0 0 0 0	0 0 0 0	Stock of proteoms of the state	2% 4% 2% 2%
UNITED KINGDOM	Chees Indicate Cheese C	100 855 89 46 0	18 15 0 0	39 24 27 23 20 20 20	esposers, of which guaranteed services and services are services and services are s	31 30 45 22 22 0 0	31/12 Stage 2 exposurs, of subto- sub		23 22 23 20 0	0 0 0 0 0	0 0 0 0	Stock of protitions for Stage 1 approximate approximate 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2% 4% 2% 2%
UNITED KINGDOM	Chees Indicate Cheese C	100 855 89 46 0	18 15 0 0	39 24 27 23 20 20 20	esposer, of which garanteed and services are services and services are services are services and services are services and services are services are services and services are services are services and	31 30 45 22 22 0 0	31/11 Segal agreement of seasons		22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0	9 9	1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	2% 4% 2% 2%
UNITED KINGDOM	Chees Indicate Cheese C	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	255 255 255 255 255 255
UNITED KINGDOM	Come table Come to the Come to	100 855 89 46 0	18 15 0 0	39 24 27 23 20 20 20	esposer, of which garanteed and services are services and services are services are services and services are services and services are services are services and services are services are services and	31 30 45 22 22 0 0	31/11 Segal agreement of seasons	Stage 3 exposure 22 23 23 20 0 0 0 31	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0	9 9	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	256 446 256 276 075
UNITED KINGDOM	Come have a control of	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
UNITED KINGDOM	Commander of the Comman	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
UNITED KINGDOM	Comment and Commen	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
UNITED KINGDOM	Control Medical Control Medica	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Come lands Final Come lands	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2 Steps 2 Steps 2 Steps 2 Steps 2 Steps 3 Steps 4	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
UNITED KINGDOM	Control Market And Control Market Control And Contro	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Control Maries Francisco Control Maries Fr	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Come have	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Come have a control of the control o	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Control March 2007 of Section	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%
	Come have a common to be a common to	1500 55 55 50 50 60 60 60 750	188 15 15 15 15 15 15 15 15 15 15 15 15 15	22 22 23 24 2 2 2 2 2 2 2 2 2 2 2 2 2 2	esposers, of which parameters are selected as a selected a	21 31 30 45 45 45 45 45 45 45 45 45 45 45 45 45	31/11 Steps 2	2022 Stage 3 expansion	22 22 22 22 22 22 2 2 2 2 2 2 2 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7% 4% 2% 2% 6%

2023 EU-wide Stress Test: Credit risk COVID-19 STA

															AIB Gro	oup plc													
															Public gua	rantees - Baseline Scens	rio												
			Oans 1		Stene 7	31/1:	2/2023 Same 1						Sans 1	Shane		31/12/2024 Stans 3						Oans 1		State 2	31/1	2/2025 Stans 3			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure which	of Stage	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure exposure
	Central banks							exposure	exposure	exposure	ехротие			Q-3-3-10			exposure	exposure	exposure	шрович							exposure	exposure	exposure
	Central governments Regional overnments or local authorities																												
	Multilateral Development Banks International Organisations																												
	Institutions Corporates	70	5 59	24	15	12	25			2	5.39%	79	61	20	15	34 2			2	5.32%	77	59	19	14	37	29			2 52
AIB Group plc	A whole that	292	2 226	55	20	22	35		0	2	10.77%	287	226	50	44	31 2			3	8,50%	281	222	47	41	41	33		٥	3 7.3
7435 Group pic	Secured by mortones on immovable econety of which con-SME		0 0			0	0	0	0		0.22%	0	0		0	0		0		0.49%		٥	0	0				0	0 0.7
	Thems associated with particularly high risk Covered bonds																												
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) English																												
	Securitization Other exposures																												
	Standardised Total	393	3 329		61	24	- 44		0	4	7,68%	393	311	61	20	erantees - Daseline Scena	21 6		5	7.05%	354	305	28	47	79	62		0	5 65
						31/1:	2/2023									31/12/2024									31/1	2/2025			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	States 2	Stage 2 exposure, of which guaranteed	Stoce 3	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure supposure guaranti	of Stage	sure Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of	Stage 2 exposure	Stage 2 exposure, of	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure exposure
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure guarant	ed expos	sure guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central hanks Central governments																												
	Robbie sactor antities Multisteral Development Banks																												
	International Organisations Institutions																												
	Consorates of which SME	20	4 16		5	1	- 1				20.05%	22	15		6	2 2				14.80%	21	15	9	6	3	2		0	0 11.6
IRELAND	Secured by mortogoes on immovable property		0 0								6.8%	- 2.0							-	6.70%									9 67
	of which non-SME Thems associated with particularly blob risk																												
	Covered bonds Claims on institutions and corporates with a ST credit assessment																												
	Collection investments undertakings (CIII) Collection Services																												
	Citize arrowing Standardined Total	275	5 203	30	22	16	11	0	0	2	14.99%	264	195	33	24	24 I	, .	0	3	11.27%	256	199	33	24	32	23		0	3 9.3
															Public gua	rantees - Baseline Scena	rio												
			Stage 1		Stage 2	31/12	2/2023 Stage 3	Spoker	Short of	Shark of			Stage 1	Stage	Public gua	srantees - Baseline Scena 31/12/2024 Stage 3	rio Stork of	Stock of	Starte of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Short of	Shark of
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	2/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure which	Public gua	31/12/2024 Stage 3 exposure, of which sure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	Critical (refs E.S., %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	Public gua of Stage ed		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 saposure exposure
	Central basels Central community Central Centra	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/17 Stage 3 exposure	2/2023 Stage 3 exposure, of white guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	Public qua	31/12/2024 Stage 3 sure which gurranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Control Number Control Contro	Stage 1 exposure	Stage 1 exposure, of swhich guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure which guarants	Public gus of Stagged expos	31/12/2024 Stage 3 stage 3 which sure guranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 exposure
	Control State (control State (contro	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stops 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure guarant	Public qua	strentees - Esseline Scena 31/12/2024 Stage 3 s 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Steps 3 exposure supposure
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed 43	Stage 2 exposure which guarante and a stage 2 which guarante and a stage and a	Public qua	31/12/2024 3 Stop 3 exposure, of which guaranteed executed as a second of the second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 4.57%	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/E Stage 3 exposure	2/2025 Stage 3 exposure, of which guranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of Stock
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which governited	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 explosure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	4,00%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure ways are supposure stage of the stage of	Public gua of Stage ed expos	Services - Baseline Scene - Baseline - Baseline Scene - Baseline - Bas	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	4.67%	Stage 1 exposure	Stage 1 exposure, of which guaranteed 44 51	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stock of Stock
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Stope 1 exposure of exposure of guaranteed	Stage 2 exposure	Stage 2 esposure, of which guaranteed	31/1: Stage 3 exposure	2/2023 Sings 3 exposure, of which guaranteed	Stock of provisions for 200 and 200 an	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	4,00%	Stage 1 exposure 52 51	Stage 1 exposure, of which guaranteed assertion of the stage of the st	Stage 2 supplement guarante gu	Public qua	Earline Scott State 31/12/2024 State 3 deposits of granular state 3 deposi	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expenses	4.67%	Stage 1 exposure	Stage 1 exposure, of which of guaranteed guaranteed 44	Stage 2 exposure	Stage 2 exposure, of which guaranteed uncomes	31/1: Stage 3 exposure	2/2025 Stage 2 esponers, of exhibiting garanteed	Stock of provisions for Stock of sexposure sexposure	Stock of provisions for Stage 2 exposure	Stock of Steps 2 Steps
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	21/12 Stage 3 exposure 20 5 5	2/2023 Sings 3 exposure, of which guaranteed	Stock of provisions for Stock of Stock	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 september 5 september	4,00%	Stage 1 exposure 55	Stage 1 exposure, of which guaranteed accounts of the stage of the sta	Stage 2 stage stag	Public gua of Stagas	zentem Bandini Szeni 31/12/2024 m 3 exposure, 2 exposure, 2 exposu	Stock of provisions for stock of provisions for stock of	Stock of provisions for Stage 2 exposure	Speck of provisions for provisions for Sanga San	4.67%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 expressing of which which guaranteed	31/1: Stage 3 exposure 31 12	2/2021 Stage 3 exposure, of which guaranteed puranteed	Stock of provisions for Stage I exposure	Stock of provision for Stage 2 exposure	Back of processing for Commany Rate of Page 2 Page
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Steps 1 expount, of which which purranteed execution of the control of the contro	9499.2 40704000 35 36 37 40	Stage 2 exposure, of whole of whole of the stage of the s	31/1: 20 pg 3 exposess 30	2/2023 Saga 3 exposes, of when you wanted a comment of the comme	Stock of provisions for Stage 1 exposure 0	Poot of provision for Steps 1	Direct of provisions for Steps 1 and Steps	4,00%	Stage 1 exposure	Stepp 2 supporter, of which guaranteed guaranteed 45	Stage 2 september septembe	Public gua of Stages ed expose 5	September Service Serv	Stock of provisions for provisions for Stock of provisions for Stock of approximate the supposure of the sup	Stock of provisions for provisions for stapes 2 separate 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Pacet of provision for Step 1	4.67%	Stage 1 exposure	Stage 1 exposure, of white purranteed guaranteed	Stage 2 exposure	Stage 2 espeium, of which gueranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions for stock of provisions for stock of the stock o	Stock of provision for Stage 2 exposure	Stank of Converge Earl Stank of Stank o
UNITED KINGDOM	Central Sourcements Source of comments Source of co	Stage 1 exposure	Stage I segment of seg	Steps 2 expenses 55 25 25 25 25 25 25 25 25 25 25 25 25	Stage 2 exposure, of which, of gave manual gave manual	31/1: 20ye 3 exposure 30 0	Mage 3 exposure of	Stock of provious for Hage 1 augment	Stack of providing for Rays 1 and 1	Dock of provision for Dock of provision for Dock of a special of the Dock of t	4,00%	Stage 1 exposure	Shape 1 expense, of expense, of expense, of parameter guaranteed 22 20 20	Stage 2 separate supporters guarante supporters guarante supporters guarante supporters guarante supporters supporter supporters supporters supporter supporter supporters supporter su	Public que	Siegn 3 eggeneration and eggeneration generation 32 23 33 47 47 48 48 48 48 48 48 48 48	Stock of provisions for provisions f	Stock of provision for 24-apr	Stock of provisions for Stock of provisions for Stock of	4.67%	Stage 1 exposure	Stage 1 exposure, of exposure, of guarantees	Steps 2 exposure	Stage 2 exposure, of exposure,	31/1: Stage 3 exposure	2/2025 Stage 3 exponent, of exponent, of granteed granteed 27 22 20 20 20 20 20 20 20 20 20 20 20 20	Stock of provisions for provisions for provisions for a segment of the segment of	Stock of provision for Chap 2 a style of the	Shock of provisions for the provision for the pr
UNITED KINGDOM	Central Sourcements Source of comments Source of co	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
UNITED KINGDOM	Control Parties of Control Parti	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
UNITED KINGDOM	Central Sourcements Source of comments Source of co	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 0	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	45 50 100 100 100 100 100 100 100 100 100	Stage 2 specific state of the s	S S ZZ	Steps 3 expenses which guaranteed for a second seco	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.67%	53 51 51 0	Steps 1 segment of experience	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	Stock of Converge Rep 2 Stock of Provinces for Stock of S
UNITED KINGDOM	Control Parties of Control Parti	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
UNITED KINGDOM	Control Parties of Control Parti	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
UNITED KINGDOM	Control Parties of Control Parti	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
UNITED KINGDOM	Control Tests of Contro	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.10% 9.00% 4.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.57% 3.64% 0.02% 4.55%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
	Control Tests of Contro	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.00% 5.00% 5.00% 6.00%	56 51 0	40 40 50 9	27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	S S ZZ	Siega 3 expenses which pure sites of the pure si	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.67% 1.02%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
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	Control Tests of Contro	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.00% 5.00% 5.00% 6.00%	56 51 0	40 40 50 9	27 27 29 29 28	S S ZZ	Siega 3 expenses which pure sites a special service of the service	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.67% 1.02%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444
	Control Tests of Contro	\$2 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4 \$4	2 42 42 6 6 96 10 10 10 10 10 10 10 10 10 10 10 10 10	25 34 34 3 45 45 45 45 45 45 45 45 45 45 45 45 45	22 24 24 25 25 25 25 25 25 25 25 25 25 25 25 25	30 8 8 0 0	24 24 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	9 9	0	1 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.00% 4.00% 5.00% 5.00% 6.00%	56 51 0	40 40 50 9	27 27 29 29 28	S S ZZ	Siega 3 expenses which pure sites a special service of the service	s c	0 0	1 1 2 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	4.67% 1.02%	53 51 51 0	44 44 51 51 51 51 51 51 51 51 51 51 51 51 51	20 24 26 9	8 8 24 0	33 12 0	27 12 29 29 20 20 20 20 20 20 20 20 20 20 20 20 20	G G G G G G G G G G G G G G G G G G G	0 0	2 444

2023 EU-wide Stress Test: Credit risk COVID-19 STA

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																Public guarantees - A	ldverse Scenaric	•												
			State 1	1	Stage 2	31/1:	2/2023 State 3				1		State 1		Stage 2	31/12/2	Stage 3						State 1		Stage 2	31/1	2/2025 Stace 3			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 Stage 3 exposure
	(min EUR, %) Central banks		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure exposur
	Central governments Regional governments or local authorities																													
	Public sector entities Multilateral Development Sanks																													
	International Urbanisations Institutes Constitutes									,	7.610				71	-	- 11				7.070									
	of which Odd	700	5 225		9 51	N N	70			,	10.40%	261	205			45	v		÷		7.8%	260	720	14	- 4	-				4 6
AIB Group plc	of which: 2005 Served by mortower on immouship property		0 0		0 0		0				0.29%		0	0			0			0	0.97%		0		0				0	0 1
	of which: non-SME Items associated with particularly Niph risk																													
	Covered bonds Claims on institutions and corporates with a ST credit assessment																													
	Conscive investments uncertainings (CU) Equity Securitieshion																													
	Other exposures Standardised Total	363	3 301		0 67	57	46	1	2	5	9,17%	346	274	89	72		60	- 1	3	9	10.06%	301	237	92	75	12	102		1 3	12 9.
•	•															Public guarantees - A	ldverse Scenaric	0												
						31/1	2/2023									31/12/2	1024									31/1	2/2025			
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure
	Central hands Central governments																													
	Regional poveraments or local authorities Sublic surface antities																													
	Munisters Development sand																													
	Corporates of which 'Gat'	22	3 16		5 6	2		0	0	0	19.31%	17	- 11	12		4	3		0	0	11.15%	- 11		13	9	-			0 0	1 8.
IRELAND	Retail of which: SHE	241	1 179	23	3 17	15	11		0	2	13.75%	215	159	35	26	31	22	۰	- 1	3	9.32%	194	344	37	26	40	36		1	4 Z
	Secured by mortouses on immovable property of which non-SVE	-			0 0	0	0	0	0	0	7.51%		0	0	0	0	٥	0		0	7,90%		0	0	0	•			0	0 Z
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	Standardised Total	270	199	2	3 24	17	12	- 1	1	2	14.31%	235	173	50	Ŋ	36	25	1	- 1	3	9.52%	208	153	53	39	60	44		0 1	5 7.
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			Stage 1	1	Stage 2	31/1.	2/2023 Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2	31/12/2	Stage 3	Stock of	Stock of	Stock of	C		Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Stock of	Stock of
	Colonia and	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 Stage 3 exposure
	Control banks (ndn EUR, %) Control conventents	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 stage 3 exposure exposure
	Catalog broks Catalog September Catalog Septembe	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 sapes a exposure
	Control backs Control backs Control coverments Control coverments Market and Control Coverments Market and Mar	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 Stage 3 exposure
	Consol Senior (other Ed. N.) Consol	Stage 1 exposure	Stage 1 exposure, of which guaranted	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure exposure
LINITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure exposure 7.01%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 7.52%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 30 stage
UNITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 esposars, of which gearanteed	Stage 3 exposure	Sage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for 2egg 5 exposure 2	Coverage Ratio - Stage 3 exposure - Stage 3 exposur	Stage 1 exposure 40	Stage 1 exposure, of which guaranteed years and years 30	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure exposure 25	Stage 3 exposure, of which guaranteed surranteed	Stock of provisions for Stage 1 exposurs	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure 7.52% 2.02%	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure control of the stage 2 exposure control of the stage	Stock of provisions for Stops 3 exposure spoture
UNITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed 7 13	Stage 3 exposure	Sage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 5 exposure exposure 2	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 40	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stape 3 exposure	Stage 3 exposure, of which guaranteed guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 -	Stage 1 exposure	Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure	Stage 2 exposure, of which which guaranteed assessment	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 exposure Stops 3 exposure 3 exposure 3 exposure 3 exposure 4 exposure 4 exposure 5 exposure 5 exposure 5 exposure 6 exposu
UNITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage 1 exposure, of which guaranteed are seen as a seen	Stage 2 exposure	Stage 2 exposure, of which guaranteed 7 13	Stage 3 exposure	Stage 3 exposure, of which guaranteed comments of the stage of the sta	Stock of prostitions for Steps 1 september 2 september	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 stapesture 2 2 0 0	Coverage Ratio - Stage 3 exposure exposure - 7,01% - 5,00%	Stage I exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage	Stock of provisions for Stage 3 exposure and a supposure and a	Coverage Ratio - Stage 3 -	Stage 1 exposure	Stage I exposure, of which subschild surranteed surranteed 45	Stage 2 exposure	Singe 2 exposure, of which guaranteed are seen as a seen	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 Stops
UNITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 esposors, of which gamesheed	Stage 3 exposure	Stage 3 exposure, of which guaranteed common 25	Stock of prostitions for Steps 1 september 2 september	Stock of provisions for Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 Stage 2 O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 stapesture 2 2 0 0	Coverage Ratio - Stage 3 exposure exposure - 7,01% - 4,11% - 9,00%	Stage 1 exposure	Stage 1 exposure, of which gurranteed	Stage 2 exposure	Stage 2 exposure, of which which guarantied	Stage 3 exposure	Stage 3 exposure, of white parameters of guarantees	Stock of provisions for Stock of provisions for Stock of	Stock of provisions for Stage 2 stage	Stock of provisions for Page 3 Saga 3 Sagastra 3 Sagast	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Singe 2 expeasure, of which guaranteed are seen as a see	Stage 5 exposure exposure	2/2025 Stage 2 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provision for Commany in Table 2 Stop 2 St
UNITED KINGDOM	Control Banks Control Banks Control Comments Entitled Insurances or for all authorities Policies and an expenses or for all authorities Policies and an expenses or for the all authorities Policies and an expenses or for the all authorities Entitle and Comments Comments of south SEE	Stage 1 exposure	Stage 1 exponents of exponents	\$200 2 400 2010 11 21	Stage 2 esposors, of which gamesteed	31/1 Stage 3 exposure	Stage 3 seponers, of seponers,	Stock of provisions for Stage 1 exposure	Stock of possitions for Steps 2 stock of possitions for Steps 2 stock of Step 2 sto	Stock of provisions for Stage 3 exposure 2 2 2 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3	7,01% 5.00% 5.00% 6.00%	Staye 1	Stage 1 exposure of exposure o	Stage 2 exposure	Stage 2 exposure, of which generalized	Stage 3 exposure	Stage 3 exposer, of which purrathed are staged as a stage 3 and a stage	Stock of provisions for provisions for Stock of provisions for Stock of Sto	Stock of provisions for Stage 2 exposure	Dock of provision for Steps 1 across of Steps 1	Coverage Ratio - Stage 3 exposure - 7.52% - 3.01% - 0.00% - 10.49%	Stage 1 exposure	Stage 1 exposure, of which guaranteed a second at the seco	Stage 2 explosure	Stage 2 exposure, of which which guaranteed 23 23 23 25	31/2 Steps 3 exposure 41 12	2/2025 Stage 3 exposers, of which guaranteed 34 35 55 5	Stock of provious for Stock	Stock of provisions for Stage 2 exposure 1	Stock of provincial for country in the Capacitan Stage No. 1 St
UNITED KINGDOM	Control Books Control Books Control Sourcements Entitled Assessments or foral authorities Politica state control Books Medic caster control Books Book	Stege 1 exposure	Steps 1 or seponds of the sepond of the sepo	Stage 2 exposure	Stage 2 exposure, of exposure, of gueranteed gueranteed 7 13 7 13 2	31/1/ Stage 3 exposure 1 1 1 1 1 4 0	Sage 3 Sage 3 seponers, of seponers, of gueranise 225 9 33	Stock of provisions for Step 1 1 exposure 1	Stock of provisions for Zage 2 exposure 1	Seck of provided for State of	Coverage 2005 - 2009 2	Stay 1	Stope 1 or exposure of exposur	Stage 2 expensive	Steps 2 steps of step	35 12 0 0 Applic guarantees - A	25 11 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions f	Stock of provisions for Stage 2 exposure 1 1 1 1 0 0 0 2 2 2	Dock of provision for Zapa 2 expanses	Coverage Ratio - 20-ga 2 425-2018 - 20-ga 2 425-201	# # # # # # # # # # # # # # # # # # #	Stage 1 exposure, of exposure, of guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed 13	31/2 Steps 3 exposure	2/2025	Stock of provisions for Stock St.	Stock of provisions for Stope 2 esponsor	Shork of District Commany Republic States of S
UNITED KINGOON	Control Books Control Books Control Sourcements Entitled Assessments or foral authorities Politica state control Books Medic caster control Books Book	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
UNITED KINGDOM	Control Books Control Books Control Sourcements Entitled Assessments or foral authorities Politica state control Books Medic caster control Books Book	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	5 41 44 44 44 44 44 44 44 44 44 44 44 44	11 H	7 13 3 3 3 3 4 5 6 4 4 5	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	32 34 46 9	15 36	Stage 2 spaces, of sp	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	Stage 2 explained, of guaranteed guaranteed 13 13 77 C supplies of control of	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025 Step 2 exposure, of which guanatined 346 356 357 357 358 358 358 358 358 358 358 358 358 358		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
UNITED KINGDOM	Sport of control contr	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	Block of provisions for final provisions for state of the	1 0 0 0	2 0 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	Back of provision for provision for a service of a servic	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 8 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6
UNITED KINGDOM	Sport of control contr	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
UNITED KINGDOM	Sport of control contr	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
UNITED KINGDON	Sport of control contr	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	South of both of the control of the	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.92% 9.02% 10.45%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
UNITED KINGDOM	South of both of the control of the	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.07% 5.02% 10.49% 10.49%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	South of both of the control of the	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.07% 5.02% 10.49% 10.49%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	South of both of the control of the	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.07% 5.02% 10.49% 10.49%	40 40 92	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5
	South of both of the control of the	55 44 55 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 41 4 44 5 0 0	11 H	7 13 2 5 5 5 5 6 6	31 31 40 31/11	25 2 3 3 3 3 3 3 2/2023	9 9	1 0 0 0	2 0 0	7.01% 4.11% 9.02% 6.02%	49 46 46 110	33 46 40 0	15 36	12 25	25 12 12 0 0 47 14 14 14 14 14 14 14 14 14 14 14 14 14	23 3 9 42 42 44	0 0	1 0 0	3 9 9	7.52% 3.07% 5.02% 10.49% 10.49%	40 40 9	32 45 0	27 27 0	13 27 0	42 22 22 22 22 22 22 22 22 22 22 22 22 2	2/2025		5 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	1,541						
Exposure values	SEC-ERBA	552						
	SEC-IAA	0						
	Total	2,093						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	229	253	279	307	258	456	781
REA	SEC-ERBA	709	746	794	821	1,059	1,505	1,989
NEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	939	999	1,073	1,128	1,317	1,962	2,770
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		-	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	49,291	50,178	50,363	50,554	51,673	53,021	54,106
Risk exposure amount for securitisations and re-securitisations	939	999	1,073	1,128	1,317	1,962	2,770
Risk exposure amount other credit risk	48,352	49,179	49,290	49,426	50,357	51,060	51,336
Risk exposure amount for market risk	368	368	368	368	375	377	378
Risk exposure amount for operational risk	4,302	4,302	4,302	4,302	4,302	4,302	4,302
Other risk exposure amounts	1,372	1,372	1,372	1,372	2,476	2,282	2,146
Total risk exposure amount	55,333	56,220	56,405	56,596	58,826	59,983	60,932
Total Risk exposure amount (transitional)	55,558	56,220	56,405	56,596	59,078	60,151	60,932
Total Risk exposure amount (fully loaded)	55,333	56,220	56,405	56,596	58,826	59,983	60,932



		IFRS 9 first implementation	Actual	Baseline Scenario				Adverse Scenario		
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
А	OWN FUNDS		12,582	12,701	12,895	13,210	10,946	9,584	8,849	
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		9,944	10,063	10,256	10,571	8,312	6,951	6,063	
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,666	1,666	1,666	1,666	1,666	1,666	1,666	
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0	
A.1.2	Retained earnings		13,829	14,414	14,764	15,086	13,085	12,310	11,766	
A.1.3	Accumulated other comprehensive income		-2,083	-2,083	-2,083	-2,083	-3,287	-3,287	-3,287	
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-1,506	-1,506	-1,506	-1,506	-2,709	-2,709	-2,709	
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		-7	-7	-7	-7	-7	-7	-7	
A.1.3.3	Other OCI contributions		-571	-571	-571	-571	-571	-571	-571	
A.1.4	Other Reserves		-2,439	-2,439	-2,439	-2,439	-2,439	-2,439	-2,439	
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0	
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	
A.1.7	Adjustments to CET1 due to prudential filters		1,429	1,429	1,429	1,429	2,181	2,181	2,181	
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-41	-41	-41	-41	-131	-131	-131	
A.1.7.2	Cash flow hedge reserve		1,470	1,470	1,470	1,470	2,312	2,312	2,312	
A.1.7.3	Other adjustments		0	0	0	0	0	0	0	
A.1.8	(-) Intangible assets (including Goodwill)		-537	-537	-537	-537	-537	-537	-537	
A.1.8.1	of which: Goodwill (-)		-50	-50	-50	-50	-50	-50	-50	
A.1.8.2	of which: Software assets (-)		-487	-487	-487	-487	-487	-487	-487	
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0	
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,724	-2,443	-2,228	-2,028	-2,724	-2,724	-2,724	
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-54	-94	-140	0	0	0	
A.1.11	(-) Defined benefit pension fund assets		-12	-12	-12	-12	-12	-12	-12	
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0	
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0	



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(mln EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	-76	-154	-208
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-12	-26	-105	-255	-22	-95	-228
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		-115	-115	-115	-115	-115	-115	-115
	A.1.20	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-580	-381	-385	-343	-982	-968	-343
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of $01/01/2018$ compared to related IAS 39 figures as at $31/12/17$ ("static part")	343	343	343	343	343	343	343	343
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		296	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		559	54	60	0	959	1,086	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		27	16	18	0	321	462	0
	A.1.22	Transitional adjustments		942	263	11	0	592	156	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		411	19	11	0	319	156	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		411	19	11	0	319	156	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		531	244	0	0	272	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		531	244	0	0	272	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	C	0	, 0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	C	0	, 0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.2.1	Additional Tier 1 Capital instruments		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	C	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	(0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	C	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	C	0	0
	А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,057	11,176	11,369	11,684	9,425	8,064	7,176
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,525	1,525	1,525	1,526	1,522	1,520	1,673
	A.4.1	Tier 2 Capital instruments		1,527	1,527	1,527	1,527	1,527	1,527	1,527
	A.4.2	Other Tier 2 Capital components and deductions		135	0	0	0	147	151	153
	A.4.3	Tier 2 transitional adjustments		-137	-2	-2	-1	-152	-158	-7
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-135	0	0	0	-147	-151	. 0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	C	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		55,333	56,220	56,405	56,596	58,826	59,983	60,932
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	C	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		225	0	0	0	252	168	0
	C.1	Common Equity Tier 1 Capital ratio		17.90%	17.90%	18.18%	18.68%	14.07%	11.56%	9.95%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		19.90%	19.88%	20.16%	20.65%	15.95%	13.41%	11.78%
	C.3	Total Capital ratio		22.65%	22.59%	22.86%	23.34%	18.53%	15.93%	14.52%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,002	9,800	10,246	10,571	7,720	6,795	6,063
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		10,115	10,913	11,359	4 2025 2023 2024 0 0 0 0 1,113 1,113 1,113 1,13 1,113 1,113 1,113 1,13 0 0 0 0 0 0 0 0 0 0 0 0 11,369 11,684 9,425 8,0 1,525 1,526 1,522 1,5 0 0 147 1 -2 -1 -152 -1 0 0 -147 -1 0 0 0 0 56,405 56,596 58,826 59,9 0 0 0 0 0 0 0 0 18.18% 18.68% 14.07% 11.56 20.16% 20.65% 15.95% 13.41 22.86% 23.34% 18.53% 15.93 10,246 10,571 7,720	7,908	7,176	
	D.3	TOTAL CAPITAL (fully loaded)		11,776	12,440	12,886	13,211	10,507	9,586	8,856



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		18.28%	19.41%	20.14%	20.65%	15.02%	13.18%	11.78%
	E.3	Total Capital ratio		21.28%	22.13%	22.85%	23.34%	17.86%	15.98%	14.53%
	H.1	Total leverage ratio exposures (transitional)		133,971	133,971	133971	133971	133971	133971	133971
	H.2	Total leverage ratio exposures (fully loaded)		132,968	132,968	132968	132968	132968	132968	132968
Leverage ratios (%)	H.3	Leverage ratio (transitional)		8.25%	8.34%	8.49%	8.72%	7.04%	6.02%	5.36%
	H.4	Leverage ratio (fully loaded)		7.61%	8.21%	8.54%	8.79%	6.64%	5.95%	5.40%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.18%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%
Transitional combined	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.18%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.93%	15.85%	15.85%	15.85%	15.85%	15.85%	15.85%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.23%	11.15%	11.15%	11.15%	11.15%	11.15%	11.15%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		9,002						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			9,800	10,246	10,571	7,720	6,795	6,063
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		55,333						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			56,220	56,405	56,596	58,826	59,983	60,932
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario				Adverse scenario		
(mln EUR)	31/12/2022	31/12/2023 31/12/2024 31/12/2025			31/12/2023	31/12/2024	31/12/2025	
Net interest income	2,159	2,931	2,962	2,896	2,145	2,130	2,109	
Interest income	2,512	4,519	4,353	4,057	5,980	5,781	5,260	
Interest expense	-353	-1,587	-1,392	-1,161	-3,242	-2,765	-2,257	
Dividend income	2	2	2	2	1	1	1	
Net fee and commission income	571	549	538	511	400	400	400	
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	20	86	86	86	42	64	64	
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-224			
Other operating income not listed above, net	141	4	4	4	-26	4	4	
Total operating income, net	2,893	3,572	3,591	3,500	2,338	2,599	2,578	
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-7	282	-275	-256	-1,136	-1,567	-1,360	
Other income and expenses not listed above, net	-2,005	-1,691	-1,669	-1,699	-1,879	-1,741	-1,761	
Profit or (-) loss before tax from continuing operations	882	2,163	1,647	1,544	-676	-709	-543	
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-115 0	-930	-708	-664	0	0	0	
Profit or (-) loss for the year	767	1,233	939	880	-676	-709	-543	
Amount of dividends paid and minority interests after MDA-related adjustments	379	648	589	558	67	67	1	
Attributable to owners of the parent net of estimated dividends	388	585	350	322	-743	-776	-544	
Memo row: Impact of one-off adjustments		69	69	69	69	69	69	
Total post-tax MDA-related adjustment		0	0	0	0	0	82	
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0	



2023 EU-wide Stress Test: Major capital measures and realised losses

(mln EUR)	
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (1)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0