



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

AIB Group plc

	Actual	Baseline Scenario			Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR, %)								
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 COVID-19 STA
AIB Group plc

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	324	74	374	267	100	74	14	14	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	322	51	233	210	13	14	0	0	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	300	10	74	77	65	17	14	0	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 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	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	1	0	0	0	1	1	1	0	0	0	0	0%



2023 EU-wide Stress Test: Securitisations

AIB Group plc

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	1,541						
	SEC-ERBA	552						
	SEC-IAA	0						
	Total	2,093						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	229	253	279	307	258	456	781
	SEC-ERBA	709	746	794	821	1,059	1,505	1,989
	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

AIB Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
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

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	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

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
OWN FUNDS	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
	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
	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

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	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	0	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	0	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	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.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	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		55,333	56,220	56,405	56,596	58,826	59,983	60,932
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		225	0	0	0	252	168	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		17.90%	17.90%	18.18%	18.68%	14.07%	11.56%	9.95%
	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%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,002	9,800	10,246	10,571	7,720	6,795	6,063
	D.2	TIER 1 CAPITAL (fully loaded)		10,115	10,913	11,359	11,684	8,833	7,908	7,176
	D.3	TOTAL CAPITAL (fully loaded)		11,776	12,440	12,886	13,211	10,507	9,586	8,856

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%
	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%
Leverage ratios (%)	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
	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%
Transitional combined buffer requirements (%)	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%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	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%
Pillar 2 (%)	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%
	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%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		9,002						
	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
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		55,333						
	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%

2023 EU-wide Stress Test: P&L

AIB Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
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	-115	-930	-708	-664	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	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

AIB Group plc

(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 (+)	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