

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



Key Metrics

| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|--------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 10,903 | 10,909 | 10,634 | 10,722 | C 01.00 (r020,c010) | Article 50 of CRR |
| Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 10,588 | 10,611 | 10,367 | 10,471 | C 01.00 (r020,c010) - C 05.01 (r440,c010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 11,137 | 11,144 | 10,898 | 10,986 | C 01.00 (r015,c010) | Article 25 of CRR |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition | 10,822 | 10,846 | 10,631 | 10,734 | C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) | Article 25 of CRR |
| Total capital - transitional period | 11,553 | 11,559 | 11,359 | 11,445 | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 11,276 | 11,261 | 11,092 | 11,194 | C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) | Articles 4(118) and 72 of CRR |
| Risk-weighted assets (amounts) | | | | | | |
| Total risk-weighted assets | 51,368 | 51,596 | 53,071 | 52,803 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 51,202 | 51,439 | 52,938 | 52,669 | C 02.00 (r010,c010) - C 05.01 (r440,c040) | Articles 92(3), 95, 96 and 98 of CRR |
| Capital ratios | | | | | | |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition | 21.23% | 21.14% | 20.04% | 20.31% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 20.68% | 20.63% | 19.58% | 19.88% | (C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition | 21.68% | 21.60% | 20.54% | 20.81% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 21.14% | 21.08% | 20.08% | 20.38% | (C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Total capital (as a percentage of risk exposure amount) - transitional definition | 22.49% | 22.40% | 21.40% | 21.67% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 22.02% | 21.89% | 20.95% | 21.25% | (C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040)) | - |
| Leverage ratio | | | | | | |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital | 93,418 | 94,086 | 95,800 | 98,332 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital | 11.92% | 11.84% | 11.38% | 11.17% | C 47.00 (r340,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|------------|---------------------------------------------------------------------------------------|------------------|---------------------|------------------|---------------------|---------------------|---------------------------------------------------------------------------------------|
| A.1 | Tier 1 capital - transitional definition | 11,137 | 11,144 | 10,898 | 10,986 | C 47.00 (r320,c010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 9,294 | 9,309 | 9,343 | 9,457 | C 47.00 (r310,c010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 93,418 | 94,086 | 95,800 | 98,332 | C 47.00 (r300,c010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 91,808 | 92,467 | 94,256 | 96,744 | C 47.00 (r290,c010) | CRR |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 11.9% | 11.8% | 11.4% | 11.2% | C 47.00 (r340,c010) | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 10.1% | 10.1% | 9.9% | 9.8% | C 47.00 (r330,c010) | |

2019 EU-wide Transparency Exercise Capital

AIB Group plc

| | | | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE | REGULATION |
|---------------------------------------------|------------|------------------------------------------------------------------------------------------------------------------------------------|------------------|------------------|------------------|------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| | Δ | (mln EUR, %) OWN FUNDS | 11,553 | 11,559 | 11,359 | | C 01.00 (r010,c010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional | 10,903 | 10,909 | 10,634 | | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 1,697 | 1,696 | 1,696 | | | |
| | | instruments) | | | | | C 01.00 (r030,c010) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR Articles 26(1) points (a) 26(2) and 26 (1) points (b) and (l) of CRR |
| | | Retained earnings | 13,013 | 13,145 | 13,129 | | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 320 | 377 | 585 | | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | -2,302 | -2,319 | -2,330 | | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -231 | -323 | -466 | -595 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | -638 | -682 | -686 | -705 | C 01.00 (r300,c010) + C 01.00 (r340,c010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | -2,684 | -2,697 | -2,697 | -2,676 | C 01.00 (r370,c010) | Articles 36(1) point (c) and 38 of CRR |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | -21 | -32 | -20 | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | -198 | -183 | -180 | -196 | C 01.00 (r390,c010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r430,c010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r440,c010) | Article 36(1) point (j) of CRR |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010) | Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR. |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | C 01.00 (r460,c010) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment | 0 | 0 | 0 | 0 | C 01.00 (r480,c010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | C 01.00 (r490,c010) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | C 01.00 (r500,c010) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| OWN FUNDS | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| Transitional period | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | C 01.00 (r524,c010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | 0 | 0 | C 01.00 (r529,c010) | - |
| | A.1.21 | Transitional adjustments | 1,926 | 1,916 | 1,615 | 1,589 | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | - |
| | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital instruments (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r240,c010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 1,926 | 1,916 | 1,615 | 1,589 | C 01.00 (r520,c010) | Articles 469 to 472, 478 and 481 of CRR |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 234 | 235 | 264 | 263 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 316 | 316 | 324 | 324 | C 01.00 (r540,c010) + C 01.00 (r670,c010) | |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | C 01.00 (r720,c010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010) | |
| | A.2.4 | Additional Tier 1 transitional adjustments | -82 | -82 | -61 | -61 | C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 11,137 | 11,144 | 10,898 | 10,986 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 416 | 415 | 461 | 459 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 530 | 531 | 547 | 546 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | Other Tier 2 Capital components and deductions | 38 | 0 | 0 | 0 | C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010) | |
| | A.4.3 | Tier 2 transitional adjustments | -152 | -116 | -86 | -86 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS | В | TOTAL RISK EXPOSURE AMOUNT | 51,368 | 51,596 | 53,071 | 52,803 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 165 | 157 | 133 | 134 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 21.23% | 21.14% | 20.04% | 20.31% | CA3 {1} | - |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 21.68% | 21.60% | 20.54% | 20.81% | CA3 {3} | - |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 22.49% | 22.40% | 21.40% | 21.67% | CA3 {5} | - |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 8,978 | 8,993 | 9,019 | 9,133 | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)] | - |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 17.53% | 17.48% | 17.04% | 17.34% | [D.1]/[B-B.1] | - |
| | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 316 | 298 | 267 | 251 | C 05.01 (r440,c010) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r440,c020) | |
| Memo items | F | Adjustments to T2 due to IFRS 9 transitional arrangements | -38 | 0 | 0 | 0 | C 05.01 (r440,c030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 165 | 157 | 133 | 134 | C 05.01 (r440,c040) | |
| | | lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec | <u> </u> | L | | <u> </u> | <u> </u> | I |

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

| | | R\ | WAs | | |
|--------------------------------------------------------------------|------------------|------------------|------------------|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| (mln EUR, %) | As of 30/09/2018 | As of 31/12/2018 | As of 31/03/2019 | As of 30/06/2019 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) | 45,005 | 45,233 | 46,226 | 45,704 | C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, |
| Of which the standardised approach | 26,279 | 26,685 | 27,534 | 27,035 | C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)] |
| Of which the foundation IRB (FIRB) approach | 12,895 | 12,928 | 13,395 | 13,487 | C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] |
| Of which the advanced IRB (AIRB) approach | 5,787 | 5,602 | 5,281 | 5,141 | C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)] |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (R420, c010) |
| Counterparty credit risk (CCR, excluding CVA) | 869 | 909 | 1,037 | 1,077 | C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)] |
| Credit valuation adjustment - CVA | 358 | 391 | 523 | 661 | C 02.00 (R640, c010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (R490, c010) |
| Securitisation exposures in the banking book (after the cap) | 72 | 68 | 148 | 223 | C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010) |
| Position, foreign exchange and commodities risks (Market risk) | 440 | 371 | 437 | 437 | Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010) |
| Of which the standardised approach | 440 | 371 | 437 | 437 | C 02.00 (R530, c010) |
| Of which IMA | 0 | 0 | 0 | 0 | C 02.00 (R580, c010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 0 | 0 | Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (R680, c010) |
| Operational risk | 4,624 | 4,624 | 4,700 | 4,700 | C 02.00 (R590, c010) |
| Of which basic indicator approach | 0 | 0 | 0 | 0 | C 02.00 (R600, c010) |
| Of which standardised approach | 4,624 | 4,624 | 4,700 | 4,700 | C 02.00 (R610, c010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (R620, c010) |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010) |
| Total | 51,368 | 51,596 | 53,071 | 52,803 | |



2019 EU-wide Transparency Exercise P&L AIB Group plc

| As of 30/09/2018 | As of 31/03/2019 | As of 30/06/2019 |
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| Interest Income | | AS 01 30/00/2019 |
| of which debt securities income 256 340 Of which loans and advances income 1,487 1,572 Interest expenses 199 266 (Of which deposits expenses) 93 122 (Of which deposits expenses) 83 117 (Expenses on share capital repayable on demand) 0 0 Dividend income 25 26 Net Fee and commission income 331 457 Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, et 31 457 Gains or (-) losses on financial assets and liabilities held for trading, net -6 6 6 Gains or (-) losses from hedge accounting, net -8 -10 6 Scalins or (-) losses from hedge accounting, net -8 -10 6 Stackhange differences (gain or (-) loss), net 0 0 0 Net other operating income (expenses) 1 4 4 TOTAL OPERATING INCOME, NET 2,199 2,874 4 (Administrative expenses) 1,178 1,661 </th <th></th> <th></th> | | |
| 1,487 1,972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.972 1.97 | 594 | 1,193 |
| Interest expenses (Of which deposits expenses) (Of which deposits expenses) (Expenses on share capital repayable on demand) Dividend income (Expenses on share capital repayable on demand) Net Fee and commission income (Expenses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences (gain or (-) loss), net TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) (Depreciation) (Provisions or (-) reversal of provisions) | 81 | 163 |
| 122 | 508 | 1,019 |
| (Expenses on share capital repayable on demand) (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss,] net O | 68 | 143 |
| (Expenses on share capital repayable on demand) Dividend income Net Fee and commission income Sains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Sains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Sains or (-) losses from hedge accounting, net Exchange differences (gain or (-) losse), net Sains or (-) losses from hedge accounting, net Exchange differences (gain or (-) losse), net TOTAL OPERATING INCOME, NET (Administrative expenses) Sains or (-) losses, net (Administrative expenses) Modification gains or (-) losses, net (Perveisions or (-) reversal of provisions) | 28 | 57 |
| Dividend income Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) 1 | 34 | 75 |
| Net Fee and commission income Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Pervoisions or (-) reversal of provisions) | 0 | 0 |
| Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) 1,178 (Administrative expenses) 1,178 (Addinistrative operation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | 24 | 25 |
| assets, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | 113 | 230 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | 9 | 87 |
| Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | -24 | -46 |
| Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | 36 | 92 |
| Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | -7 | -36 |
| Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Administrative expenses) (Depreciation) Modification gains or (-) losses, net (Provisions or (-) reversal of provisions) | 0 | 0 |
| TOTAL OPERATING INCOME, NET2,874(Administrative expenses)1,1781,661(Depreciation)105142Modification gains or (-) losses, net00(Provisions or (-) reversal of provisions)6 | 1 | 2 |
| (Administrative expenses)1,1781,661(Depreciation)105142Modification gains or (-) losses, net00(Provisions or (-) reversal of provisions)6 | 677 | 1,403 |
| (Depreciation) 142 Modification gains or (-) losses, net 0 (Provisions or (-) reversal of provisions) 6 | 388 | 850 |
| Modification gains or (-) losses, net 0 (Provisions or (-) reversal of provisions) 0 10 | 53 | 108 |
| (Provisions or (-) reversal of provisions) 6 | 0 | 0 |
| | -5 | -10 |
| | -5 | -10 |
| (Other provisions) 0 | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | | |
| Of which restructuring ¹ | | |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 3 | 19 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 |
| (Financial assets at amortised cost) -189 | 3 | 19 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | 0 | 9 |
| (of which Goodwill) | 0 | 0 |
| Negative goodwill recognised in profit or loss 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | 3 | 9 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations -19 | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 1,104 1,246 | 241 | 436 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 1,092 | 206 | 361 |
| Profit or (-) loss after tax from discontinued operations 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR 1,092 | 206 | 361 |
| Of which attributable to owners of the parent 1,092 | 206 | 361 |

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



Total Assets: fair value and impairment distribution

| (mln EUR) | A | s of 30/09/201 | 18 | | | As of 31/ | 12/2018 | | | As of 31/ | /03/2019 | | | As of 30/ | 06/2019 | | |
|---------------------------------------------------------------------------------|-----------------|----------------|------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|--------------------|-----------|------------------|---------|----------------------------------------------------|
| | | Fa | ir value hierarc | hy | | Fa | ir value hierarc | hy | | Fa | ir value hierarc | hy | | Fa | ir value hierarc | hy | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References |
| Cash, cash balances at central banks and other demand deposits | 7,828 | | | | 7,367 | | | | 7,132 | | | | 10,107 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 504 | 5 | 143 | 356 | 517 | 0 | 158 | 359 | 569 | 0 | 158 | 411 | 647 | 0 | 215 | 432 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 409 | 23 | 0 | 386 | 408 | 23 | 0 | 384 | 424 | 23 | 0 | 400 | 423 | 24 | 0 | 398 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets designated at fair value through profit or loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 16,044 | 15,453 | 127 | 464 | 16,614 | 15,954 | 182 | 478 | 17,162 | 16,573 | 123 | 466 | 16,558 | 16,025 | 81 | 451 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 61,169 | | | | 61,600 | | | | 61,503 | | | | 61,880 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 291 | 0 | 290 | 0 | 383 | 0 | 383 | 0 | 542 | 0 | 542 | 0 | 761 | 0 | 761 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 4,571 | | | | 4,648 | | | | 5,777 | | | | 5,258 | | | | |
| TOTAL ASSETS | 90,816 | | | | 91,536 | | | | 93,108 | | | | 95,634 | | | | IAS 1.9(a), IG 6 |

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

| (mln | n EUR) | | | As of 30/09/20 | 18 | | | | | As of 31, | /12/2018 | | | | | As of 31 | /03/2019 | | | | | As of 30 | /06/2019 | | | |
|-------------------------------------------------------------------------------------------|--------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|--------------------------------------|--------------------------------------------------------------------------------------|------------------------|----------|--------------------------------------------------------------------------------------|-----------------|---------------------------------------------|-------------------------------------------------------------------------------------|-------------------------------|---------------------------------------------|--------------------------------------------------------------------------------------|-------------------------------|------------------------------------|--------------------------------------------------------------------------------------|----------------------------|------------------------------------------|-------------------------------------------------------------------------------------|---------------------------|------------------------------------------|--------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------|------------------------------------------|--------------------------|
| | | Gross carry | ring amount | | Accui | nulated impairmen | nt | Gros | ss carrying amo | ount | Acc | umulated impair | ment | Gro | ss carrying an | nount | Accu | mulated impa | irment | Gro | ss carrying a | nount | Accur | nulated impai | rment | |
| Breakdown of financial assets by instrument and by counterparty sector ¹ | S | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | credit risk since Cred | <u>-</u> | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | Stage 1 Assets withou significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 The Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk | Stage 3 Credit- impaired assets | Stage 1 Assets withou significant increase in credit risk since initial recognition | since initial recognition | Stage 3 Credit- impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired | Stage 3 Credit- impaired assets | References |
| Financial assets at fair | Debt securities | 15,586 | C | C | -3 | 0 | 0 | 16,149 | 0 | O | - | 3 0 | 0 | 16,715 | 5 | 0 | 0 - | 4 | 0 | 0 16,11 | 0 | 0 | 0 -3 | 0 | (| Annex V.Part 1.31, 44(b) |
| value through other comprehensive income | Loans and advances | 0 | C | C | 0 | 0 | 0 | 0 | 0 | O |) | 0 0 | 0 | 0 |) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | (| Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 116 | C | C | 0 | 0 | 0 | 188 | 0 | O | | 0 0 | 0 | 294 | H | 0 | 0 | 0 | 0 | 0 37 | 5 | 0 | 0 0 | 0 | (| Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 49,259 | 7,683 | 6,886 | -170 | -317 | -2,287 | 52,359 | 5,303 | 5,789 | -17 | 1 -272 | -1,596 | 52,894 | 5,36 | 51 4,6 | .0 -14 | 0 -27 | -1,2 | 53,54 | 6 5,03 | 3 4,54 | 7 -143 | -256 | -1,222 | Annex V.Part 1.32, 44(a) |

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



Market RiskAIB Group plc

| | | | | | | | | | AID Gloup | ЛС | | | | | | | | | | |
|---------------------------------|----------------------------|----------------------------|--------------------------|--------------------------|----------------------------------------------------------------------------|-------------------------------|--------------------------------|------------------------------------------|-----------|------------------------------|----------------------------------|---------------------------------------------------------------------------|--------------------------|----------------------------------------------------------------------------|-----------------------------|----------------------------------------------------------------|-------|--------------------------------|----------------|----------------------------------|
| | SA | | | | | I | М | | | | | | | | IM | | | | | |
| | | | VaR <i>(Memoran</i> | dum item) | STRESSED VaR (A | Memorandum item) | AND MIG | NTAL DEFAULT RATION RISK AL CHARGE | | RISKS CAPITAL GE FOR CTP | | VaR (Memora | andum item) | STRESSED VaR (M | lemorandum item) | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | CE RISKS CAP ARGE FOR CTP | | |
| (mln EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | FACTOR (mc) x AVERAGE OF | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR A | 2 WEEKS VERAGE IEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt- | 12 WEEKS AVERAGE MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST EASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2018 | As of 31/12/2018 | | | | As of 30/ | 09/2018 | | | | | | | | As of 31/12 | /2018 | | | | |
| Traded Debt Instruments | 437 | | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: General risk | 230 | 224 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: Specific risk | 194 | 142 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Equities Of which: General risk | 1 | 1 | 0 | | 0 | 0 | | | | | | | | | 0 | | | | | |
| Of which: Specific risk | 2 | 1 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Total | 440 | 371 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2019 | As of 30/06/2019 | | | | As of 31/ | 03/2019 | | | | | | | | As of 30/06 | /2019 | | | | |
| Traded Debt Instruments | 435 | | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: General risk | 234 | | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Of which: Specific risk | 195 | 170 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Equities Of which: General risk | 2 | 3 n | 0 | 0 | 0 | 0 | | | | | | l 0 | | 0 | 0 | | | | | |
| Of which: Specific risk | 2 | 2 | 0 | | 0 | 0 | | | | | | 0 | | 0 | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | |
| Total | 437 | 437 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 | 0 | 0 |

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



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | | AID Gloup pic | | | |
|-------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 30/ | 09/2018 | | | As of 3 | 1/12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 8,162 | 8,162 | 111 | | 7,819 | 7,819 | 136 | |
| | Regional governments or local authorities | 230 | 20 | 4 | | 260 | 7 | 1 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 9,274 | 7,606 | 7,606 | | 9,538 | 7,911 | 7,911 | |
| | of which: SME | 4,135 | 3,410 | 3,410 | | 4,174 | 3,424 | 3,424 | |
| | Retail | 9,334 | 5,074 | 3,806 | | 9,246 | 4,995 | 3,746 | |
| Consolidated data | of which: SME | 2,081 | 1,288 | 966 | | 2,107 | 1,296 | 972 | |
| Consolidated data | Secured by mortgages on mimovable property | 17,457 | 16,770 | 9,364 | | 17,750 | 17,071 | 9,601 | |
| | of which: SME | 2,488 | 2,428 | 2,428 | | 2,960 | 2,876 | 2,876 | |
| | Exposures in default | 3,488 | 2,337 | 2,801 | 1,117 | | 2,229 | 2,749 | 718 |
| | Items associated with particularly high risk | 1,672 | 1,214 | 1,821 | | 1,674 | 1,201 | 1,802 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 132 | 132 | 295 | | 136 | 136 | 306 | |
| | Other exposures | 3,212 | 3,212 | | | 3,090 | 3,090 | 741 | |
| | Standardised Total ² | 52,962 | 44,528 | 26,580 | 1,703 | 52,502 | 44,45 | 26,993 | 1,181 |

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| Central governments or central banks S,147 S,147 | | | | | | Standardise | ed Approach | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------|--------------------------------------|--------------------------------|-----------------------------|----------------------|-------------|--------------------------------|-----------------------------|----------------------|-------------------------------------------------|
| Central governments or central banks 8,147 8,147 85 7,801 7,801 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 109 | | | | As of 30, | /09/2018 | | | As of 31 | /12/2018 | |
| Central governments or central banks 8,147 8,147 85 7,801 7,801 109 Regional governments or local authorities 230 20 4 260 6 1 109 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 100 | | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments ar provisions ² |
| Regional governments or local authorities 230 200 4 260 66 1 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 260 2 | | (mln EUR, %) | | | | | | | | |
| Public sector entities 0 0 0 0 0 0 0 0 0 | | Central governments or central banks | 8,147 | 8,147 | 85 | | | 7,801 | 109 | |
| Multilateral Development Banks 0 0 0 0 0 0 0 0 0 | | | 230 | 20 | 4 | | 260 | 6 | 1 | |
| International Organisations 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Institutions | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| IRELAND Corporates of which; SME | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Retail 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,023 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,025 1,0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Retail | | | | | | | | | | |
| TRELAND Secured by mortgages on immovable property 13,729 13,303 6,826 13,917 13,524 7,026 13,917 13,524 7,026 13,917 13,524 7,026 14,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,58 | | | | | | | | | | |
| TRELAND Secured by mortgages on immovable property 13,729 13,303 6,826 13,917 13,524 7,026 14,956 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,585 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 1,956 | | | | - | | | | | | |
| 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 13,725 1 | TRFI AND | | | • | | | • | • | | |
| Exposures in default 3,132 2,107 2,527 994 2,698 2,039 2,520 Items associated with particularly high risk 1,175 816 1,224 1,220 833 1,250 Covered bonds 0 0 0 0 0 0 0 0 0 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | | | | | | | |
| Items associated with particularly high risk 1,175 816 1,224 1,220 833 1,250 Covered bonds 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | | | 22.1 | | | | |
| Covered bonds 0 0 0 0 0 Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | | - | | 994 | | | | 62 |
| Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0< | | | 1,1/5 | 816 | 1,224 | | 1,220 | 833 | 1,250 | |
| Collective investments undertakings (CIU) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Equity 127 127 282 130 130 290 Other exposures 3,060 3,060 708 2,929 2,929 680 | | | 0 | 0 | | | 0 | 0 | 0 | |
| Other exposures 3,060 3,060 708 2,929 2,929 680 | | | 127 | 117 | 0 | | 120 | 120 | 200 | |
| | | | | | | | | | | |
| 1 AAA | | Standardised Total ² | 3,060 | 3,000 | 708 | 1,444 | 2,929 | 2,929 | 080 | 96 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------------------|
| | | | As of 30 | /09/2018 | | | As of 31/ | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 9 | 9 | 12 | | 12 | 12 | 14 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 5,795 | 4,977 | 4,977 | | 6,076 | 5,289 | 5,289 | |
| | of which: SME | 2,592 | 2,289 | 2,289 | | 2,694 | 2,379 | 2,379 | |
| | Retail | 1,055 | 397 | 298 | | 1,009 | 352 | 264 | |
| NITED KINCDOM | of which: SME | 32 | 1 | 1 | | 33 | 1 | 1 | |
| MITED KINGDOM | of which: SME Secured by mortgages on immovable property | 3,380 | 3,122 | 2,194 | | 3,437 | 3,155 | 2,183 | |
| | of which: SME | 775 | 759 | 759 | | 734 | 715 | 715 | |
| | Exposures in default | 267 | 180 | 211 | 85 | 220 | 146 | 172 | 7 |
| | Items associated with particularly high risk | 369 | 271 | 406 | | 343 | 258 | 386 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 5 | 5 | 13 | | 7 | 7 | 16 | |
| | Other exposures | 144 | 144 | 57 | | 159 | 159 | 59 | |
| | Standardised Total ² | | | | 214 | | | | 1: |

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

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | | |
|--------|-------------------------------------------------------------------|----------------------------------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------------------|--|--|--|
| | | | | | Standardise | d Approach | | | | | | |
| | | | As of 30/ | 09/2018 | | | As of 31/ | 12/2018 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² | | | |
| | (mln EUR, %) | | | | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | of which: SME | 0 | U | 0 | | 0 | U | 0 | | | | |
| | Retail of which: SME | 3 | 1 | 0 | | 3 | 1 | 0 | | | | |
| FRANCE | | 0 | 0 | 0 | | 55 | 0 54 | 54 | | | | |
| | Secured by mortgages on immovable property of which: SME | 0 | 0 | 0 | | 55 | 0 D | 54 | | | | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| | Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| | Covered bonds | 0 | 0 | l 0 | | 0 | 0 | | | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | n | n | | n l | 0 | | | | | |
| | Collective investments undertakings (CIU) | 0 | | | | o l | 0 | l | | | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | | | | | |
| | Standardised Total ² | | | | 0 | | | | | | | |



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | Standardise | d Approach | | | |
|--------------|-------------------------------------------------------------------|------------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|---------------------|
| | | | As of 30/ | /09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments a |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 6 | 6 | 14 | | 6 | 6 | 14 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 32 | 30 | 30 | | 10 | /13 U | 13 | |
| | of which: SME | 32 | J0 Q | 9 | | 13 | 10 | 10 | |
| | Retail | 8 | 1 | 1 | | 9 | 1 | 1 | |
| NITED CTATEC | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| NITED STATES | Secured by mortgages on immovable property | 0 | 0 | 0 | | 3 | 3 | 3 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 1 | 1 | 1 | 1 | 1 | 1 | 1 | |
| | Items associated with particularly high risk | 125 | 125 | 187 | | 109 | 109 | 164 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 1 | 1 | 1 | | 1 | 1 | 1 | |
| | Standardised Total ² | (1) Original exposure, unlike Expo | | | 1 | | | | |

exposures, but includes general credit risk adjustments.

| | | exposures, but includes general | | | Standardise | ed Approach | | | |
|------------------|-------------------------------------------------------------------|---------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 30 | /09/2018 | | | As of 31, | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 2 | 0 | 0 | | 2 | 1 | 0 | |
| GERMANY | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| CERT II II II II | Secured by mortgages on immovable property | 9 | / | / | | 9 | / | / | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 2 | | | | 2 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | exposures, but includes genera | | terparty excitates those for seed | instisation exposures, additional | valdation dajustments (xvxxs) d | ia other own rands reductions | related to the | |
|---------|-------------------------------------------------------------------|--------------------------------|-----------------------------|-----------------------------------|-----------------------------------------------|---------------------------------|-------------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 30 | 09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | of which: SME | 3 | 3 | 3 | | 3 | 3 | 3 | |
| | Retail | 2 | 0 | 0 | | 2 | 0 | 0 | |
| CANIADA | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| CANADA | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 1 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | U | U | U | 1 | U | U | U | 0 |
| | Standardised Total | | | | | | | | l U |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-------|-------------------------------------------------------------------|----------------------------------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--|--|
| | | | | | Standardise | d Approach | | | | | |
| | | | As of 30, | 09/2018 | | | As of 31, | /12/2018 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (mln EUR, %) | | | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | International Organisations | 0 | 0 | | | 0 | 0 | | | | |
| | Institutions | 0 | 0 | | | 0 | 0 | | | | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 3 | 1 | 0 | | 3 | 1 | 0 | | | |
| SPAIN | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| SPAIN | Secured by mortgages on immovable property | 1 | 1 | 1 | | 0 | 0 | 0 | | | |
| | of which: SME | 1 | 1 | 1 | | 0 | 0 | 0 | | | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | 0 | 0 | 0 | | | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | | | | |
| | Equity | 0 | 0 | | | 0 | 0 | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | 0 | | | | | | |



Credit Risk - Standardised Approach

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| | | | | | | ras croop pro | | | |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 30, | /09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | ١ | | | 0 | 0 | 0 | |
| | Retail | 0 | ١ | | | 0 | 0 | | |
| Country of | of which: SME | 0 | l o | | | 0 | 0 | | |
| | Secured by mortgages on immovable property | 0 | 0 | | | 0 | 0 | 0 | |
| Counterpart 8 | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | exposures, but includes genera | | | | . , , | | | |
|---------------|--------------------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 30 | /09/2018 | | | As of 31, | 12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks Regional governments or local authorities | 0 0 | 0 | 0 0 | | 0 | 0 | 0 0 | |
| Í | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 9 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| counterpart 5 | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 1 0 | 0 | 0 | | 0 | 1 | 0 | |
| | Collective investments undertakings (CIU) | Ö | 0 | 0 | | 0 | Ö | | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|----------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 30 | /09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| - | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 10 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| · | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Exposures in default | 0 | 0 | 0 | U | 0 | 0 | 0 | U |
| | Items associated with particularly high risk Covered bonds | U | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | | | 0 | 0 | | |
| | Other exposures | 0 | 0 0 | 0 | | 0 | 0 | | |
| | Standardised Total ² | J | 0 | 0 | 0 | 0 | <u> </u> | | 0 |



Credit Risk - Standardised Approach

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| | | | | | Standardise | ed Approach | | | |
|-------------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------|
| | | | As of 31 | 03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks | 8,489 | 8,489 | 146 | 5 | 11,237 | 11,237 | 145 | |
| | Regional governments or local authorities | 260 | 8 | 2 | 2 | 259 | 12 | 2 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | (| | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | (| | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | C | | 0 | 0 | 0 | |
| | Corporates | 11,292 | 9,034 | 9,034 | | 10,647 | 8,383 | 8,383 | |
| | of which: SME | 4,754 | 3,829 | 3,829 | | 4,754 | 3,924 | 3,924 | |
| | Retail | 9,275 | 4,968 | 3,726 | | 8,804 | 4,950 | 3,712 | |
| Consolidated data | of which: SME | 2,113 | 1,323 | 992 | | 2,134 | 1,329 | 997 | |
| Consolidated data | Secured by mortgages on immovable property | 17,781 | 17,090 | 9,521 | | 17,862 | 17,130 | 9,607 | |
| | of which: SME | 3,042 | 2,944 | 2,944 | | 2,980 | 2,867 | 2,867 | |
| | Exposures in default | 2,417 | 1,770 | | 564 | 2,335 | 1,733 | 2,114 | 559 |
| | Items associated with particularly high risk | 1,637 | 1,218 | 1,827 | | 1,681 | 1,268 | 1,903 | |
| | Covered bonds | 0 | 0 | C | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | C | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | C | | 0 | 0 | 0 | |
| | Equity | 140 | 140 | 316 | | 137 | 137 | 306 | |
| | Other exposures | 3,093 | 3,093 | 1,160 | | 3,247 | 3,247 | 1,214 | |
| | Standardised Total ² | 54,384 | 45,811 | 27,885 | 982 | 56,209 | 48,090 | 27,387 | 954 |

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | Standardise | ed Approach | | | |
|---------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 8,473 | 8,473 | 118 | | 11,217 | 11,217 | 115 | |
| | Regional governments or local authorities | 260 | 8 | 2 | | 259 | 12 | 2 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 4,330 | 3,059 | 3,059 | | 3,671 | 2,375 | 2,375 | |
| | of which: SME | 1,606 | 1,078 | 1,078 | | 1,581 | 1,100 | 1,100 | |
| | Retail CM5 | 8,192 | 4,616 | 3,462 | | 8,222 | 4,644 | 3,483 | |
| IRELAND | of which: SME | 2,080 | 1,322 | 992 | | 2,101 | 1,328 | 996 | |
| | Secured by mortgages on immovable property of which: SME | 13,716 2,063 | 13,308 1,983 | 6,790 1,983 | | 14,249 2,229 | 13,774 2,130 | 7,217 2,130 | |
| | Exposures in default | 2,063 | 1,582 | 1,903 | 486 | 2,229 | 2,130 1,558 | 1,904 | 482 |
| | Items associated with particularly high risk | 1,158 | 822 | 1,233 | 400 | 1,234 | 895 | 1,343 | 402 |
| | Covered bonds | 1,136 | 022 N | 1,233 | | 1,2J 1 | U 0 3 3 | 1,343 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | n | 0 | n | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | n l | 0 | 0 | |
| | Equity | 132 | 132 | 294 | | 131 | 131 | 290 | |
| | Other exposures | 2,861 | 2,861 | 1,058 | | 3,017 | 3,017 | 1,122 | |
| | Standardised Total ² | | ,,,,, | ,,,,, | 793 | -, | -, | , | 773 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|----------------------------------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 9 | 9 | 14 | | 10 | 10 | 15 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 6,645 | 5,693 | 5,693 | | 6,716 | 5,777 | 5,777 | |
| | of which: SME | 3,095 | 2,707 | 2,707 | | 3,153 | 2,804 | 2,804 | |
| | Retail | 1,039 | 339 | 255 | | 539 | 294 | 220 | |
| NITED KINGDOM | of which: SME | 33 | 1 | 1 | | 32 | 1 | 1 | |
| MITED KINGDOM | Secured by moregages on mimovable property | 3,624 | 3,346 | 2,295 | | 3,358 | 3,104 | 2,137 | |
| | of which: SME | 765 | 747 | 747 | | 711 | 697 | 697 | |
| | Exposures in default | 210 | 146 | 170 | 60 | 202 | 135 | 159 | 5 |
| | Items associated with particularly high risk | 344 | 261 | 392 | | 303 | 228 | 342 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 9 | 9 | 22 | | 6 | 6 | 16 | |
| | Other exposures | 222 | 222 | 92 | | 224 | 224 | 86 | |
| | Standardised Total ² | | | | 166 | | | | 1 |

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | | | | Standardise | d Approach | | | |
|----------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | U Q | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 1 | | 0 | 0 | | |
| | Retail | 3 | 0 | | | 3 | 1 | 1 | |
| ED ANIGE | of which: SME | 0 | 0 | | | 0 | 0 | 0 | |
| FRANCE | Secured by mortgages on immovable property | 55 | 54 | 54 | | 55 | 54 | 54 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity Other expecures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures Standardised Total ² | U | U | U | 0 | U | U | U | |



Credit Risk - Standardised Approach

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| | | | | | Standardise | ed Approach | | | |
|---------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|-----------------------------------------------------------------|-------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|-------------------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | (min FUD 0/) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | 6 0 0 0 0 0 0 39 18 8 | 6 0 0 0 0 0 28 10 1 | 14 0 0 0 0 0 0 28 10 1 | | 10 0 0 0 0 0 0 38 9 | 10 0 0 0 0 0 30 9 | 15 0 0 0 0 0 0 30 9 | |
| UNITED STATES | of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | 0 0 0 1 134 0 0 0 0 | 0 0 1 134 0 0 0 0 | 0 0 0 1 200 0 0 0 0 | 0 | 0 0 1 145 0 0 0 0 | 0 0 0 145 0 0 0 0 | 0 0 0 0 | 0 |
| | Standardised Total ² | (1) Original exposure, unlike Ex | | | | | | | 0 |
| | | (2) Total value adjustments and exposures, but includes generation | | nterparty excludes those for sec | uristisation exposures, additiona | al valuation adjustments (AVAs) | and other own funds reductio | ns related to the | |
| | | | As of 31, | /03/2019 | Standardise | ed Approach | As of 30 |)/06/2019 | |
| | (mln EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 | |
| GERMANY | of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 9 0 0 0 0 | 0 7 0 0 0 0 | 0 7 0 0 0 0 | 0 | 0 4 0 5 0 0 | 0 4 0 3 0 0 0 | 0 4 0 3 0 0 0 | 2 |
| | Collective investments undertakings (CIU) Equity Other exposures | 0 0 | 0 | 0 | | 0 | 0 | 0 0 | |
| | Standardised Total ² | (1) Original exposure, unlike Ex | racture value, is reported before | taking into account any offert | 2 | c or credit rick mitigation techni | gues (e.g. substitution effects) | | 2 |
| | | (2) Total value adjustments and exposures, but includes genera | d provisions per country of cou | | | | | | |
| | | | | | Standardise | ed Approach | | | |
| | | | Ac of 21 | /03/2019 | | | Ac of 20 | 105/2010 | |
| | | | AS OI ST | 03/2019 | | | AS OI 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | | Value adjustments ar provisions² |
| | (mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME | Original Exposure ¹ 0 0 0 0 0 0 0 3 3 | | | | Original Exposure ¹ 0 0 0 0 0 0 0 3 3 | | | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds | Original Exposure ¹ 0 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 | | | | Original Exposure ¹ 0 0 0 0 0 0 0 3 3 2 0 0 0 0 0 0 0 0 0 | | | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk | 0 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² | Original Exposure ² 0 0 0 0 0 0 0 0 3 3 2 0 0 0 0 0 0 0 0 | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Value adjustments an provisions ² |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor uristisation exposures, additional | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor uristisation exposures, additional | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures | 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor duristisation exposures, additional standardise | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 3 3 3 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² |
| CANADA | Central governments or local authorities Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) | 0 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor uristisation exposures, additional standardise Value adjustments and | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² |
| | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME | 0 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor uristisation exposures, additional standardise Value adjustments and | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² Value adjustments a |
| CANADA | Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail | 0 0 0 0 0 0 0 3 3 3 2 0 0 0 0 0 0 0 0 0 | Exposure Value O O O O O O O O O O O O O O O O O O | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² 0 due to credit conversion factor uristisation exposures, additional standardise Value adjustments and | Original Exposure O O O O O O O O O O O O O O O O O O | Exposure Value ¹ 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | provisions ² O Value adjustments an |



Credit Risk - Standardised Approach

AIB Group plc

| | | | | | Standardise | d Approach | | | |
|---------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | | | 0 | 0 | | |
| | Corporates | 0 | 0 | | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 8 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | |

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

2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

| | | (2) Total value adjustments and exposures, but includes general | | nterparty excludes those for sec | uristisation exposures, additiona | valuation adjustments (AVAs) | and other own funds reductio | ns related to the | |
|---------------|-------------------------------------------------------------------|--------------------------------------------------------------------|-----------------------------|----------------------------------|-----------------------------------------------|--------------------------------|------------------------------|----------------------|-----------------------------------------------|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31, | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Public sector entities Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | | | o l | 0 | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 9 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

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

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

| | | exposures, but includes gener | · | | Standardise | d Approach | | | |
|----------------|-------------------------------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|--------------------------------|-----------------------------|----------------------|-----------------------------------------------|
| | | | As of 31 | /03/2019 | | | As of 30 | /06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| <u></u> | (mln EUR, %) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Central governments or central banks | 0 | 0 | | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | ١ | | | 0 | 0 | | |
| | International Organisations | 0 | 0 | | | 0 | 0 | | |
| | Institutions | 0 | 0 | | | 0 | 0 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 10 | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 10 | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | | | 0 | 0 | 0 | |
| | Collective investments undertakings (CIU) | 0 | 0 | | | 0 | 0 | 0 | |
| | Equity Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | <u> </u> | 0 | 0 | 0 | U | U | U | 0 |

IRB Total

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

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| | | | | | | | IRB App | oroach | | | | | |
|-------------------|--------------------------------------------------------------|-----------------|------------------------|--------------------------------|----------------|------------------------|-----------------------------|-----------------|------------------------|--------------------------------|----------------|------------------------|---------------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original Ex | posure ¹ | Exposure Value ¹ | Risk exposu | re amount | Value adjustments and | Original E | xposure¹ | Exposure Value ¹ | Risk exposu | re amount | Value adjustmen and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 8,202 | 0 | 8,473 | 56 | 0 | 0 | 8,462 | 0 | 8,735 | 59 | 0 | |
| | Institutions | 12,282 | 0 | 11,981 | 1,954 | 0 | 0 | 13,814 | 0 | 13,511 | 2,045 | 0 | |
| | Corporates | 14,691 | 593 | 13,300 | 11,452 | 0 | 380 | 15,054 | 612 | 13,593 | 11,425 | 0 | |
| | Corporates - Of Which: Specialised Lending | 449 | 11 | 420 | 370 | 0 | 1 | 565 | 10 | 534 | 430 | 0 | |
| | Corporates - Of Which: SME Retail | 4,761 19,966 | 533 1,765 | 4,255 19,719 | 4,060 5,787 | 1,297 | 339 522 | 4,725 19,656 | 525 1,478 | 4,215 19,455 | 3,936 5,602 | 1,165 | |
| | Retail - Secured on real estate property | 19,966 | 1,765 | 19,719 | 5,787 5,787 | 1,297 | 522 | 19,656 | 1,478 | • | 5,602 | 1,165 | |
| | Retail - Secured on real estate property - Of Which: SME | 13,300 | 1,703 | 15,715 | 3,707 | 1,237 | 0 | 15,050 | 1,470 | 15,455 | 5,002 0 | 1,103 | • |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 19,966 | 1,765 | 19,719 | 5,787 | 1,297 | 522 | 19,656 | 1,478 | 19,455 | 5,602 | 1,165 | 3 |
| | Retail - Qualifying Revolving | 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 | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | 43 | | | | | | 17 | | |
| | IRB Total ² | | | | 19,293 | | | | | | 19,148 | | |

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | | | IRB Ap _l | proach | | | | | |
|----------|--------------------------------------------------------------|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|----------------------|
| | | | | As of 30/ | 09/2018 | | | | | As of 31, | /12/2018 | | |
| | | Original E | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk exposu | re amount | Value adjustments |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 409 | 0 | 408 | 148 | 0 | 0 | 366 | 0 | 366 | 118 | 0 | 0 |
| | Corporates | 9,485 | 590 | 8,167 | 6,982 | 0 | 375 | 9,616 | 609 | 8,248 | 6,824 | 0 | 336 |
| | Corporates - Of Which: Specialised Lending | 378 | 10 | 351 | 301 | 0 | 1 | 500 | 10 | 471 | 368 | 0 | 1 |
| | Corporates - Of Which: SME | 4,725 | 533 | 4,225 | 4,033 | 0 | 339 | 4,713 | | • | 3,931 | 0 | 298 |
| | Retail | 19,933 | 1,757 | | 5,763 | 1,292 | | 19,626 | | | | 1,160 | 347 |
| | Retail - Secured on real estate property | 19,933 | 1,757 | 19,686 | 5,763 | 1,292 | 518 | 19,626 | 1,472 | 19,424 | 5,581 | 1,160 | 347 |
| TDEL AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| IRELAND | Retail - Secured on real estate property - Of Which: non-SME | 19,933 | 1,757 | 19,686 | 5,763 | 1,292 | 518 | 19,626 | 1,472 | 19,424 | 5,581 | 1,160 | 347 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| | | | | | IRB Ap | proach | | | |
|-----------------|--------------------------------------------------------------|--------------------------------|----------------------|--------------------|-------------|--------------------------------|-----------|------------------------|-------------------|
| | | | As of 30/ | 09/2018 | | | As of 31/ | 12/2018 | |
| | | Original Exposure ¹ | Exposure | Risk exposure amou | adjustments | Original Exposure ¹ | Exposure | Risk exposure amount | Value adjustme |
| | (mln EUR, %) | Of which: defaulted | - Value ¹ | Of wh | | Of which defaulte | | Of which: defaulted | and provision |
| | Central banks and central governments | 5,060 | 0 5,060 | 0 | 0 0 | 4,817 | 0 4,817 | 0 | 0 |
| | Institutions | 3,503 | 0 3,502 | 636 | 0 0 | 4,546 | 0 4,545 | 667 | 0 |
| | Corporates | 507 | 1 480 | 501 | 0 1 | 571 | 0 537 | 526 | 0 |
| | Corporates - Of Which: Specialised Lending | 60 | 0 58 | 60 | 0 0 | 56 | 0 55 | 56 | 0 |
| | Corporates - Of Which: SME | 36 | 1 30 | 28 | 0 0 | 11 | 0 8 | 5 | 0 |
| | Retail | 17 | 5 17 | 12 | 3 2 | 14 | 4 14 | 10 | 3 |
| | Retail - Secured on real estate property | 17 | 5 17 | 12 | 3 2 | 14 | 4 14 | 10 | 3 |
| LINITED KINCDOM | Retail - Secured on real estate property - Of Which: SME | 0 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| UNITED KINGDOM | Retail - Secured on real estate property - Of Which: non-SME | 17 | 5 17 | 12 | 3 2 | 14 | 4 14 | 10 | 3 |
| | Retail - Qualifying Revolving | 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 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| | Equity | 0 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | |
| | IRB Total | | | | | | | | |

| | | | | | IRB Ap | proach | | | |
|--------|---------------------------------------------------------------------------------------------|--------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------|--------------|----------|------------------------|-----------------------------|
| | | | As of 30/ | 09/2018 | | | As of 31 | /12/2018 | |
| | | Original Exposure ¹ | Value ¹ Of which: Of which: | | | | | Risk exposure amount | Value adjustments and |
| | (mln EUR, %) | Of which: defaulted | Value | Of which: defaulted | | Of who defau | | Of which: defaulted | provisions |
| | Central banks and central governments | 319 | 0 340 | 0 | 0 0 | 325 | 0 346 | | 0 |
| | | 3,691 | 0 3,420 | 391 | 0 | 3,881 | 0 3,606 | | 0 |
| | Institutions Corporates Corporates - Of Which: Specialised Lending | 492 | 0 481 | 439 | 0 | 539 | 0 521 | 459 | 0 |
| | | 0 | 0 | 0 | 0 | 0 | 0 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 0 | 0 | 0 0 | 0 | 0 0 | 0 | 0 |
| | Retail | 1 | 0 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | | 0 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 0 | 0 0 | 0 | | 0 | 0 | 0 | 0 |
| RANCE | Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving | | 0 1 | 0 | | 0 | 0 | 0 | 0 |
| | | 0 | 0 | 0 | | 0 | | 0 | 0 |
| | Retail - Other Retail Retail - Other Retail - Of Which: SME | | | Ö | | 0 | | ٥ | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | | | | 0 | o o |
| | Equity | 0 | 0 0 | ő | | o o | 0 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | |

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

| | | | | | | IRB Ap | proach | | | | | |
|---------------|--------------------------------------------------------------|--------------------------------|--------------------------------|----------------------|------------------------|-----------------------------|--------------------------------|------------------------|--------------------------------|-------------|------------------------|--------------------------|
| | | | As of 30/ | /09/2018 | | | | | As of 31/ | ./12/2018 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | | Value adjustments and | Original Exposure ¹ | | Exposure Value ¹ | Risk exposu | ire amount | Value adjustme and |
| | (mln EUR, %) | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisio |
| | Central banks and central governments | 272 | 272 | 0 | C | 0 | 760 | 0 | 760 | 0 | (| |
| | Institutions | 168 | 168 | 68 | (| 0 | 142 | 0 | 142 | 62 | (|) |
| | Corporates | 2,759 | 2,746 | 2,182 | (| 2 | 2,897 | 0 | 2,888 | 2,268 | (| |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | (|) |
| | Corporates - Of Which: SME | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | (| |
| | Retail | 5 | 5 | 2 | (| 0 | 5 | 0 | 5 | 3 | C | |
| | Retail - Secured on real estate property | 5 | 5 | 2 | (| 0 | 5 | 0 | 5 | 3 | C | |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | C |) |
| UNITED STATES | Retail - Secured on real estate property - Of Which: non-SME | 5 | 5 | 2 | | 0 | 5 | 0 | 5 | 3 | (| |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | (| |
| | Retail - Other Retail | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | (| |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | (| 2 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | (| 2 |
| | Equity | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | (|) |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

Credit Risk - IRB Approach

AIB Group plc

| | | | | | | IRB App | proach | | | | | |
|----------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------|----------------------|---------|------------|----------------------|--------------|-----------------------|--------------------|-------------|-----------|-------------------|
| | | | As of 30/ | 09/2018 | | | | | As of 31/ | /12/2018 | | |
| | | Original Exposure ¹ | Exposure | | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposu | re amount | Value adjustme |
| | | Of which: | - Value ¹ | | Of which: | and provisions | | Of which: | Value ¹ | | Of which: | and provisio |
| | (mln EUR, %) | defaulted | 110 | 0 | defaulted | | 110 | defaulted | 110 | 0 | defaulted | |
| | Central banks and central governments Institutions | 119 1,079 | 0 119 0 1,077 | 28 | | | 119 1,103 | • | 119 1,101 | 0 43 | (| |
| | | 146 | 2 144 | 146 | | 1 | 207 | | 202 | 193 | (| |
| | | | | 0 | | | 207 | | 0 | 0 | (| |
| | | | | 0 | | ا ا | 0 | | 0 | 0 | (| |
| | Retail | | 0 1 | 0 | | 0 | 1 | 0 | 1 | 1 | (| |
| | Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property | 1 | 0 1 | 0 | (| 0 | 1 | 0 | 1 | 1 | C | |
| CEDMANN/ | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | C | D |
| GERMANY | Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 1 | 0 | (| 0 | 1 | 0 | 1 | 1 | C | D |
| | Retail - Qualifying Revolving | 0 | 0 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | (|) |
| | Retail - Other Retail | 0 | 0 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | C |) |
| | Retail - Other Retail - Of Which: SME | 0 | 0 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | C |) |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | C |) |
| | Equity | 0 0 | 0 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | C |) |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | IRB Ap | proach | | | | | |
|--------|--------------------------------------------------------------|--------------------------------|----------------------|-------------|------------|----------------------|----------|-----------------------|----------------------|-------------|------------|--------------------|
| | | | As of 30 | /09/2018 | | | | | As of 31/ | 12/2018 | | |
| | | Original Exposure ¹ | Exposure | Risk exposu | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposu | ire amount | Value adjustmen |
| | (males ELID - 04) | Of which: | - Value ¹ | | Of which: | and provisions | | Of which: | - Value ¹ | | Of which: | and provision |
| | (mln EUR, %) Central banks and central governments | defaulted | 0 | 0 | defaulted | 0 | 0 | defaulted | 0 | 0 | defaulted | |
| | Institutions | 976 | 975 | 178 | | 0 | 1,034 | | 1,033 | 184 | 0 | |
| | Corporates | 116 | 116 | 81 | | Ö | 131 | | 131 | 98 | 0 | |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | | Ö | 0 | | 0 | 0 | 0 | |
| | Corporates - Of Which: SME | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 0 | 0 | 1 | (| 0 | 1 | 0 | 1 | 0 | 0 | |
| | Retail - Secured on real estate property | 0 0 | 0 | 1 | (| 0 | 1 | 0 | 1 | 0 | 0 | |
| CANADA | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| CANADA | Retail - Secured on real estate property - Of Which: non-SME | 0 0 | 0 | 1 | (| 0 | 1 | 0 | 1 | 0 | 0 | |
| | Retail - Qualifying Revolving | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

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

| | | | | | IRB App | proach | | | | | |
|-------|--------------------------------------------------------------|--------------------------------|----------------------|------------------------|----------------------|--------------------------------|------------------------|--------------------|----------------------|------------------------|--------------------------|
| | | | As of 30/ | 09/2018 | | | | As of 31/ | /12/2018 | | |
| | | Original Exposure ¹ | Exposure allount adj | | Value adjustments | Original Exposure ¹ | | Exposure | Risk exposure amount | | Value adjustme and |
| | (mln EUR, %) | Of which: defaulted | Value ¹ | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | provisi |
| | Central banks and central governments | 1,078 | 1,078 | 37 (| 0 | 1,075 | 0 | 1,075 | 37 | (| 0 |
| | Institutions | 14 | 4 | 3 (| | 14 231 | 0 | 4 | 3 207 | (| 0 |
| | Corporates Corporates - Of Which: Specialised Lending | 235 | 230 | 215 | | 231 | 0 | 228 | 207 | (| 2 |
| | Corporates - Of Which: SME | | | م ا | | 0 | | 0 | 0 | (| |
| | Retail | | | | ان ا | 0 | | 0 | 0 | (| |
| | Retail - Secured on real estate property | 1 | $\overline{1}$ | 0 | 0 | 0 | 0 | 0 | 0 | (| |
| CDATN | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| SPAIN | Retail - Secured on real estate property - Of Which: non-SME | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail - Other Retail | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Equity | 0 (| 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | C | 0 |
| | Other non credit-obligation assets | | | | | | | | | | |
| | IRB Total | | | | | | | | | | |

IRB Approach As of 31/12/2018 As of 30/09/2018 Value Value Original Exposure¹ Risk exposure amount Original Exposure¹ Risk exposure amount Exposure Exposure adjustments adjustments Value¹ Value¹ and and Of which: defaulted Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Country of Counterpart 8 Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME **Equity** Other non credit-obligation assets IRB Total (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

| | | | | | IRB Ap | proach | | | | |
|--------------------------|--------------------------------------------------------------|--------------------------------|--------------------|----------------------|----------------------|----------|-----------------------|--------------------|----------------------|--------------------|
| | | | As of 30 | /09/2018 | | | | As of 31/ | 12/2018 | |
| | | Original Exposure ¹ | Exposure | Risk exposure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure amount | Value adjustmen |
| | | Of which: | Value ¹ | Of which: | and provisions | | Of which: | Value ¹ | Of which: | |
| | (mln EUR, %) | defaulted | | defaulted | | | defaulted | | defaulted | |
| | Central banks and central governments | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | | | | | 0 | 0 | U | 0 | 0 |
| | Corporates Of Which Considired Londing | | | | 0 | 0 | 0 | U | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | | | | 0 | 0 | 0 | U | 0 | 0 |
| | Corporates - Of Which: SME Retail | | | | | 0 | | 0 | 0 | 0 |
| | Retail - Secured on real estate property | | | | | 0 | | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | | | | | 0 | | 0 | 0 | 0 |
| Country of Counterpart 9 | Retail - Secured on real estate property - Of Which: non-SME | | | | | 0 | | | ١ | 0 |
| , | Retail - Qualifying Revolving | | | | | 0 | | 0 | ١ | 0 |
| | Retail - Other Retail | | | | | | | | ١ | 0 |
| | Retail - Other Retail - Of Which: SME | | | ا ا | | 0 | | 0 | ٥ | 0 |
| | Retail - Other Retail - Of Which: non-SME | | | | | 0 | | 0 | 0 | 0 |
| | Equity | | 0 | 0 0 | | 0 | 0 | 0 | 0 | ő |
| | Other non credit-obligation assets | | | | | | | | - | |
| | IRB Total | | | | | | | | | |

| | | | | | IRB App | proach | | | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------|--------------------------------|----------------------|------------------------|----------------------|----------|------------------------|----------------------|-------------------|-----------|
| | | | As of 30 | /09/2018 | | | | As of 31/ | 12/2018 | |
| | | Original Exposure ¹ | Exposure | Risk exposure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk exposure amo | adjustmen |
| | (mln EUR, %) | Of which: defaulted | - Value ¹ | Of which: defaulted | and provisions | | Of which: defaulted | - Value ¹ | Of wi | |
| | Central banks and central governments | n defaulted | 0 | 0 delauited | 0 0 | (|) uerauiteu | 0 | 0 | 0 |
| | Institutions | | o o | ٥ | 0 0 | (| | 0 | 0 | 0 |
| | Corporates | | 0 | ol | 0 0 | (| | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | o | 0 0 | (| 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 0 | 0 | o | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail | 0 0 | 0 | o | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| and the second s | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: non-SME | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Equity | 0 0 | 0 | 0 | 0 0 | (| 0 | 0 | 0 | 0 |
| | Other non credit-obligation assets | | | | | | | | | |
| | IRB Total | | | | | | | | | |



Credit Risk - IRB Approach AIB Group plc

| | | | | | | | IRB App | roach | | | | | |
|-------------------|--------------------------------------------------------------|--------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|---------------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original Exp | osure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustmen and |
| | (mln EUR, %) | | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 7,821 | 0 | 8,101 | 59 | 0 | 0 | 7,185 | 0 | 7,482 | 49 | 0 | |
| | Institutions | 13,615 | 0 | 13,304 | 2,130 | 0 | 0 | 14,916 | 0 | 14,591 | 2,318 | 0 | |
| | Corporates | 15,399 | 345 | 13,992 | 11,891 | 0 | 211 | 15,555 | 341 | 14,080 | 11,844 | 0 | |
| | Corporates - Of Which: Specialised Lending | 630 | 10 | 585 | 467 | 0 | 2 | 767 | 9 | 716 | 578 | 0 | |
| | Corporates - Of Which: SME | 4,471 | 286 | 4,007 | 3,916 | 0 | 173 | 4,276 | 281 | 3,800 | 3,694 | 0 | |
| | Retail | 19,323 | 1,210 | 19,123 | 5,281 | 939 | | 19,402 | 1,230 | 19,161 | 5,141 | 967 | |
| | Retail - Secured on real estate property | 19,323 | 1,210 | 19,123 | 5,281 | 939 | 310 | 19,402 | 1,230 | 19,161 | 5,141 | 967 | ' |
| Consolidated data | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 19,323 | 1,210 | 19,123 | 5,281 | 939 | 310 | 19,402 | 1,230 | 19,161 | 5,141 | 967 | ' |
| | Retail - Qualifying Revolving | 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 | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | 17 | | | | | | 42 | | |
| | IRB Total ² | | | | 19,378 | | | | | | 19,394 | | |

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

| | | | | | | | IRB App | roach | | | | | |
|----------|--------------------------------------------------------------|------------|------------------------|--------------------|-------------|------------------------|----------------------|------------|------------------------|--------------------|-------------|------------------------|---------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original E | kposure ¹ | Exposure | Risk exposu | ıre amount | Value adjustments | Original E | xposure ¹ | Exposure | Risk exposu | ıre amount | Value adjustment |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | 302 | 0 | 302 | 94 | 0 | 0 | 590 | 0 | 590 | 194 | 0 | |
| | Corporates | 9,518 | 343 | 8,212 | 6,990 | 0 | 202 | 9,558 | 331 | 8,206 | 6,950 | 0 | 2 |
| | Corporates - Of Which: Specialised Lending | 508 | 10 | 477 | 372 | 0 | 2 | 615 | 9 | 586 | 470 | 0 | |
| | Corporates - Of Which: SME | 4,428 | 286 | 3,966 | 3,872 | 0 | 172 | 4,249 | 281 | 3,775 | 3,669 | 0 | 1 |
| | Retail | 19,295 | 1,204 | 19,095 | 5,263 | 935 | | 19,373 | 1,222 | 19,132 | 5,122 | 961 | |
| | Retail - Secured on real estate property | 19,295 | 1,204 | 19,095 | 5,263 | 935 | 309 | 19,373 | 1,222 | 19,132 | 5,122 | 961 | |
| TDEL AND | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| IRELAND | Retail - Secured on real estate property - Of Which: non-SME | 19,295 | 1,204 | 19,095 | 5,263 | 935 | 309 | 19,373 | 1,222 | 19,132 | 5,122 | 961 | . 3 |
| | Retail - Qualifying Revolving | 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 | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

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

| Original Exposure Exposure Palue Provisions Original Exposure Exposure Provisions Original Exposure Exposure Provisions Original Exposure Exposure Provisions Original Exposure Exposure Original Exposure Exposure Original Exposure Exposure Original Exposure Original Exposure Original Exposure Exposure Original Exposur | IRB Approach As of 31/03/2019 As of 30/06/2019 | | | | | | | | | | | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|---------------------------------|--|--|--|--|--|--|--|--|--|--|--|--|
| Central banks and central governments (mine EUR, %) Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: Corporates - Of Which: Corporates - Of Which: Corporates - Of Which: Corporates - O | of 30/06/2019 | | | | | | | | | | | | | |
| Central banks and central governments 4,601 0 4,601 0 0 0 0 4,271 0 4,271 1nstitutions 4,716 0 4,715 726 0 0 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 4,513 0 | sure | osure amount Value adjustmen | | | | | | | | | | | | |
| Central banks and central governments | е | Of which: provision defaulted | | | | | | | | | | | | |
| Institutions | 4,271 | 0 0 | | | | | | | | | | | | |
| Corporates - Of Which: Specialised Lending | 4,512 599 | 99 0 | | | | | | | | | | | | |
| Corporates - Of Which: SME | 770 678 | 78 0 | | | | | | | | | | | | |
| Retail Secured on real estate property 13 3 13 9 2 1 15 5 15 15 15 15 | 121 101 | 01 0 | | | | | | | | | | | | |
| Note Control of the Retail - Secured on real estate property 13 3 13 9 2 1 15 5 15 15 15 15 | 22 22 | 22 0 | | | | | | | | | | | | |
| JNITED KINGDOM Retail - Secured on real estate property - Of Which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 10 | 10 4 | | | | | | | | | | | | |
| UNITED KINGDOM Retail - Secured on real estate property - Of Which: non-SME 13 3 13 9 2 1 15 5 15 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 | 15 10 | .0 4 | | | | | | | | | | | | |
| Retail - Qualifying Revolving 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <t< td=""><td>0</td><td>0</td></t<> | 0 | 0 | | | | | | | | | | | | |
| Retail - Other Retail 0 0 0 0 0 0 0 0 0 | 15 10 | 4 | | | | | | | | | | | | |
| | 0 | 0 | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: SME | 0 | 0 | | | | | | | | | | | | |
| | 0 | 0 | | | | | | | | | | | | |
| Retail - Other Retail - Of Which: non-SME 0 0 0 0 0 0 0 | 0 | 0 | | | | | | | | | | | | |
| Equity 0 0 0 0 0 0 | 0 (| 0 0 | | | | | | | | | | | | |
| Other non credit-obligation assets | | | | | | | | | | | | | | |

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

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--------------------------------------------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|---------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustment |
| | (mln EUR, %) | | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 269 | 0 | 290 | 0 | 0 | 0 | 267 | | 288 | 0 | 0 | |
| | Institutions | 3,972 | 0 | 3,691 | 424 | 0 | 0 | 4,574 | 0 | 4,274 | 449 | 0 | |
| | Corporates | 559 | 0 | 540 | 464 | 0 | 0 | 584 | 0 | 561 | 468 | 0 | |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| FRANCE | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| FRANCE | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | U | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Equity Other non credit-obligation assets | U | U | U | U | U | U | U | U | U | U | U | |
| | IRB Total | | | | | | | | | | | | |

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

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

| | | | | | | IRB Ap | proach | | | | | |
|-----------------|--------------------------------------------------------------|--------------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|-----------------------------|
| | | | As of 31/ | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposu | ire amount | Value adjustments and |
| | (mln EUR, %) | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 550 0 | 550 | 0 | C | 0 | 580 | 0 | 580 | 0 | 0 |) |
| | Institutions | 146 | 146 | 60 | C | 0 | 177 | 0 | 176 | 71 | 0 | |
| | Corporates | 3,164 0 | 3,149 | 2,442 | 0 | 3 | 3,169 | 7 | 3,160 | 2,461 | 0 | 2 |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| | Corporates - Of Which: SME | 0 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 5 0 | 5 | 2 | (| 0 | 5 | 0 | 5 | 3 | 0 | |
| | Retail - Secured on real estate property | 5 0 | 5 | 2 | , | 0 | 5 | 0 | 5 | 3 | 0 | |
| UNITED STATES | Retail - Secured on real estate property - Of Which: SME | 0 | ۲ | 0 | , | Ü | 0 | 0 | U | 0 | 0 | |
| 0111125 0171125 | Retail - Secured on real estate property - Of Which: non-SME | 5 0 | 5 | 2 | | Ů | 5 | 0 | 5 | 3 | 0 | |
| | Retail - Qualifying Revolving Retail - Other Retail | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | , | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | | ٥ | 0 | | Ö | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | Ů | | | Ů | | | Ů | Ü | | |
| | IRB Total | | | | | | | | | | | |

Credit Risk - IRB Approach

AIB Group plc

| | | | | | | IRB App | proach | | | | | |
|----------|--------------------------------------------------------------|--------------------------------|--------------------------------|-------------|------------------------|-----------------------------|------------|------------------------|--------------------------------|-------------|------------------------|--------------------------|
| | | | As of 31/ | 03/2019 | | | | | As of 30/0 | 06/2019 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposu | ure amount | Value adjustments and | Original I | Exposure ¹ | Exposure Value ¹ | Risk exposi | ure amount | Value adjustme and |
| | (mln EUR, %) | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisio |
| | Central banks and central governments | 53 0 | 53 | 0 | 0 | 0 | 53 | 0 | 53 | 0 | (| 0 |
| | Institutions | 699 0 | 697 | 78 | 0 | 0 | 1,011 | 0 | 1,011 | 175 | (| 0 |
| | Corporates | 241 2 | 236 | 212 | 0 | 1 | 248 | 2 | 247 | 220 | (| 0 |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| | Corporates - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| | Retail | 1 0 | 1 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | (| 0 |
| | Retail - Secured on real estate property | 1 0 | 1 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | (| 0 |
| CEDMANIV | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| GERMANY | Retail - Secured on real estate property - Of Which: non-SME | 1 0 | 1 | 1 | 0 | 0 | 1 | 0 | 1 | 0 | (| 0 |
| | Retail - Qualifying Revolving | 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 |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| | Equity | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | | IRB Ap | proach | | | | | |
|--------|--------------------------------------------------------------|--------------|------------------------|--------------------|-------------|------------------------|----------------------|----------|------------------------|--------------------------------|-------------|------------------------|--------------------|
| | | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original Exp | osure ¹ | Exposure | Risk exposi | ıre amount | Value adjustments | Original | Exposure ¹ | Exposure Value ¹ | Risk exposi | ure amount | Value adjustmer |
| | (mln EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | value⁻ | | Of which: defaulted | and provision |
| | Central banks and central governments | 0 | 0 | 0 | 0 | C | 0 | 29 | | 29 | 0 | acidaitea | 0 |
| | Institutions | 1,099 | 0 | 1,097 | 192 | C | 0 | 1,080 | | 1,078 | 187 | | 0 |
| | Corporates | 133 | 0 | 133 | 109 | C | 0 | 127 | 7 0 | 127 | 101 | | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | C | 0 | (|) c | 0 | 0 | | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | C | 0 | (| 0 | 0 | 0 | | 0 |
| | Retail | 1 | 0 | 1 | 1 | C | 0 | 1 | L C | 1 | 0 | | 0 |
| | Retail - Secured on real estate property | 1 | 0 | 1 | 1 | C | 0 | 1 | L C | 1 | 0 | | 0 |
| CANADA | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | C | 0 | (| | 0 | 0 | | 0 |
| CANADA | Retail - Secured on real estate property - Of Which: non-SME | 1 | 0 | 1 | 1 | C | 0 | 1 | r c | 1 | 0 | | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | C | 0 | (| | 0 | 0 | (| 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | C | 0 | (| | 0 | 0 | 9 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | C | 0 | (| | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | C | 0 | (| | 0 | 0 | 9 | 0 |
| | Equity | 0 | 0 | 0 | 0 | С | 0 | (| | 0 | 0 | | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | | |

| | | | | | | IRB Ap | pproach | | | | |
|-------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------|----------------------------------------------------------|--------------------------------------------------------|------------------------|-----------------------------|---------------------------------------------------------------------|------------------------------------------------|-----------------------------------------------------------|------------------------|---------------------------------------|
| | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposu | ıre amount | Value adjustments and | Original E | xposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and |
| | (mln EUR, %) | Of which: defaulted | Value | | Of which: defaulted | provisions | | Of which: defaulted | Value | Of which: defaulted | provisions |
| SPAIN | Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail 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 Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets IRB Total | 1,065 24 229 9 0 1 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 | 1,065 14 227 0 9 0 0 1 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 36 5 205 6 0 0 0 0 0 0 0 | | | 829 155 222 9 0 1 1 0 1 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 | 829 145 208 9 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 |

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

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

| | | | | | | IRB Ap | proach | | | | | |
|--------------------------|-----------------------------------------------------------------------|--------------------------------|--------------------------------|------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|------------|------------------------|-----------------------------|
| | | | As of 31, | /03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | sure amount | Value adjustments and |
| | (mln EUR, %) | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | Value | | Of which: defaulted | provisions |
| | Central banks and central governments | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | J |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |) |
| | Corporates Compared to Charles Consisted Landing | 0 | | 0 | | | 0 | 0 | 0 | 0 | |) |
| | Corporates - Of Which: Specialised Lending Corporates - Of Which: SME | | | 0 | | | | | 0 | 0 | , , , , , | 2 |
| | Retail | | | | | | | | 0 | 0 | , | ó |
| | Retail - Secured on real estate property | | | | | | | | | 0 | ر ا | ó |
| | Retail - Secured on real estate property - Of Which: SME | | | | | | | 0 | | 0 | ن ار | ó |
| Country of Counterpart 8 | Retail - Secured on real estate property - Of Which: non-SME | 0 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | , , | ő |
| Country of Counterpart o | Retail - Qualifying Revolving | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , c | ა |
| | Retail - Other Retail | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , c | ა |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | , c | ა |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | / c | J |
| | Equity | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | C | ر ا |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | IRB Ap | proach | | | | | |
|-----------------------------------------|--------------------------------------------------------------|--------------------------------|--------------------|-------------|------------|----------------------|----------|-----------------------|--------------------|------------|------------|-------------------|
| | | | As of 31/ | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original Exposure ¹ | Exposure | Risk exposi | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustme |
| | | Of which: | Value ¹ | | Of which: | and provisions | | Of which: | Value ¹ | | Of which: | and provision |
| | (mln EUR, %) | defaulted | | | defaulted | | | defaulted | | | defaulted | |
| | Central banks and central governments | 0 0 | 0 | 0 | 0 | 0 | (| | 0 | 0 | | |
| | Institutions | 0 0 | 0 | 0 | 0 | | (| | 0 | 0 | | |
| | Corporates Of Which: Coosinlined Londing | 0 0 | 0 | 0 | 0 | | | | 0 | 0 | | |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | 0 | 0 | | (| | 0 | 0 | | |
| | Corporates - Of Which: SME Retail | 0 0 | 0 | 0 | 0 | | | | 0 | 0 | | |
| | Retail - Secured on real estate property | | 0 | 0 | 0 | | | | 0 | 0 | | |
| | Retail - Secured on real estate property - Of Which: SME | | 0 | 0 | | | | | 0 | 0 | | |
| Country of Counterpart 9 | Retail - Secured on real estate property - Of Which: non-SME | | 0 | 0 | | | | | 0 | 0 | | |
| , , , , , , , , , , , , , , , , , , , , | Retail - Qualifying Revolving | | 0 | 0 | ١ | | | | 0 | 0 | | |
| | Retail - Other Retail | | 0 | 0 | ١ | | | | 0 | 0 | | |
| | Retail - Other Retail - Of Which: SME | | 0 | 0 | ١ | | | | 0 | 0 | | |
| | Retail - Other Retail - Of Which: non-SME | | 0 | 0 | ١ | 0 | | | 0 | 0 | | |
| | Equity | 0 0 | 0 | 0 | 0 | | | o o | 0 | 0 | | |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |

| | | | | | | IRB Ap | proach | | | | | |
|---------------------------|--------------------------------------------------------------|--------------------------------|--------------------------------|-------------|------------------------|-----------------------------|----------|------------------------|--------------------------------|------------|------------------------|----------------------------|
| | | | As of 31, | 03/2019 | | | | | As of 30/ | 06/2019 | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposi | ure amount | Value adjustments and | Original | Exposure ¹ | Exposure Value ¹ | Risk expos | ure amount | Value adjustment and |
| | (mln EUR, %) | Of which: defaulted | value | | Of which: defaulted | provisions | | Of which: defaulted | value | | Of which: defaulted | provisions |
| | Central banks and central governments | 0 0 | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | (| 0 |
| | Institutions | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Corporates | 0 0 | 0 | 0 | 0 | 0 | O | 0 | 0 | 0 | (| 0 |
| | Corporates - Of Which: Specialised Lending | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| D |
| | Corporates - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Secured on real estate property | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| Country of Counterpart 10 | Retail - Secured on real estate property - Of Which: non-SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Qualifying Revolving | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Other Retail | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | O |
| | Retail - Other Retail - Of Which: SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | 0 |
| | Equity | 0 0 | 0 | 0 | 0 | 0 | C | 0 | 0 | 0 | | 0 |
| | Other non credit-obligation assets | | | | | | | | | | | |
| | IRB Total | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | | AIB Group plc | | | | | | | |
|------------------------------|---------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|---------------------------------|----------------------------------|-------------------------------------------------|--------------------|---------------------------------------|---------------------------------|----------------------------|---------------------------------|----------------------------|-------------------------------|
| | | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | | Dire | ct exposures | | | | | | | |
| | | (mln EUR) | | | On balance sl | heet | | | | Deriva | atives | | Off balan | ce sheet | |
| | | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | | |
| Resid | lual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | acoignated at rail value | Tail Value allough outer | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| | | | | | | through profit or loss | comprehensive income | | | | | | | | |
|] | [0 - 3M [3M - 1Y [1Y - 2Y [| | 0 0 0 | 0 0 | 0 0 0 | 0 0 | 0 0 0 | 0 0 0 | | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | |
|] :] :] | [2Y - 3Y [[3Y - 5Y [5Y - 10Y [LOY - more | Austria | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | | | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | |
| [| Total [0 - 3M [3M - 1Y [| | 28 0 25 | 28 0 25 | 0 0 0 | 0 0 0 | 28 0 25 | 0 0 0 | | O O O O O O O | 0 0 0 | 0 | 0 0 0 | 0 0 0 | 0 |
|]] [] [] [1 | Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [[3Y - 5Y [5Y - 10Y [LOY - more Total | Belgium | 15 70 97 69 | 15 70 97 69 | 0 0 0 0 | 0 0 0 0 0 | 15 70 97 69 | 0 0 0 0 | | | 0 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | 0 0 0 0 | |
|]]] [] [] | Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Bulgaria | 275 | 275 | 0 | 0 | 275 | 0 | | | 0 | 0 | 0 | 0 | 0 |
|]]]] [] [] | Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Cyprus | | | | | | | | | | | | | |
|]]]] [] | Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [[3Y - 5Y [5Y - 10Y [LOY - more Total | Czech Republic | 0 0 0 0 12 0 0 | 0 0 0 0 12 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 12 0 0 | 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [1] [1] [1 | [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [[3Y - 5Y [5Y - 10Y [LOY - more | Denmark | 12 | 12 | U | O Company | | U | | | U . | U | U | U | U |
|]]]] [] [] | Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [[3Y - 5Y [5Y - 10Y [10Y - more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc As of 31/12/2018 | | | | | | |
|-----------------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|----------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|----------------------------|----------------------------|--------------------------------------|--------------------------------------------------------------------|----------------------------|-------------------------------|
| | | | | | | Dire | ct exposures | | | | | | |
| | (mln EUR) | | | On balance sl | heet | <u> </u> | | | Deriva | tives | Off balar | nce sheet | |
| | (IIIIII EUR) | | | | | | | Derivatives with pos | | Derivatives with negative fair value | | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Finland | | | | | | | | | | | | |
| [0 - 3M [| France | 0 80 126 66 27 18 0 | 0 80 126 66 27 18 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 80 126 66 27 18 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 |
| [0 - 3M [| Germany | 55 10 53 0 0 0 0 | 55 10 53 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 55 10 53 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Croatia | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Hungary | | | | | | | | | | | | |
| [0 - 3M [| Ireland | 56 1,987 1,350 0 1,217 1,110 793 | 56 1,987 1,350 0 1,217 1,110 793 6,515 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 1,985 1,308 0 1,209 1,106 791 6,399 | 2 43 0 8 4 2 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 40 0 255 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 120 |
| [0 - 3M [| Italy | 0 0 0 0 462 40 0 | 0 0 0 0 462 40 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 462 40 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | |
| Total [0 - 3M [| Latvia | 502 | 502 | 0 | 0 | 502 | 0 | 0 | O | 0 | 0 | 0 | 17 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | • | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|----------------------------|----------------------------|---------------------------------------|----------------------------|----------------------------|-------------------------------|
| | | | | | | Dire | As of 31/12/2018 ct exposures | | | | | | |
| | (min EUD) | | | On balance sl | heet | | | | Deriva | tives | Off bala | nce sheet | - |
| | (mln EUR) | | | | | | | Derivatives with pos | | Derivatives with negative fair value | | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Lithuania | | | | | | | | | | | | |
| [0 - 3M [| Luxembourg | | | | | | | | | | | | |
| [0 - 3M [| Malta | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | 0 107 0 0 0 34 0 | 0 107 0 0 0 34 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 107 0 0 0 34 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Poland | 0 0 0 13 0 31 | 0 0 0 13 0 31 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 13 0 31 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Total [0 - 3M [| Portugal | 44 0 0 0 0 0 0 17 0 | 0 0 0 0 0 17 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 17 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Total [0 - 3M [| Romania | 17 | 17 | 0 | 0 | 17 | O | 0 | 0 | 0 0 | 0 | | 2 |
| [0 - 3M [| Slovakia | | | | | | | | | | | | |
| [0 - 3M [| Slovenia | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc As of 31/12/2018 | | | | | | | |
|----------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------------------------------|
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balaı | nce sheet | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with ne | gative fair value | Off-balance sl | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Spain | 0 0 55 111 524 385 0 | 0 0 55 111 524 385 0 1,075 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 55 111 524 385 0 1,075 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 37 |
| [0 - 3M [| Sweden | 1,073 | 1,073 | | | 1,073 | | | | | U | Ü | J. | 37 |
| [0 - 3M [| United Kingdom | 7 39 27 0 2 0 12 | 7 39 27 0 2 0 12 87 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 39 21 0 0 0 0 | 7 0 6 0 2 0 12 27 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 30 |
| [0 - 3M [| Iceland | | | | | | | | | | · · | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 0 0 0 0 28 0 | 0 0 0 0 28 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 28 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more] Total | Hong Kong | 28 | 28 | 0 | 0 | 28 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|-----------------------------------------------------------------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------|-----------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|----------------------------|---------------------------------|----------------------------|-----------------------|----------------------------|----------------------------|----------------------------------|
| | | | | | | | As of 31/12/2018 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | tives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | eet exposures | |
| | | | Total carrying amount of | | | | | Derivatives with po | ositive fair value | Derivatives with | n negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total | Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | 1 6 5 0 20 9 605 | 1 6 5 0 20 9 605 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 9 605 | 1 6 5 0 20 0 0 | 0 0 0 0 0 0 | 0 0 0 0 3 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 54 |
| [0 - 3M [| China | | | <u> </u> | | | | J | | | | | | |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | Middle East | | | | | | | | | | | | | |
| [0 - 3M [| Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

AIB Group plc

| | | | | | | | AID Gloup pic | | | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------|
| | | | | | | | As of 31/12/2018 | 3 | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balan | ce sheet | |
| | | | | | | | | Derivatives with po | sitive fair value | Derivatives with | n negative fair value | Off-balance she | eet exposures | |
| | | | | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| I 0 - 2M I | | | | | tillough pront or loss | comprehensive income | | | | | | | | |
| [0 - 3M [| Africa | | | | | | | | | | | | | |
| [0 - 3M [| Others | 0 51 0 89 0 50 | 0 51 0 89 0 50 | 0 0 0 0 0 | 0 0 0 0 0 | 0 51 0 89 0 50 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| Total | | 190 | 190 | 0 | 0 | 190 | Ö | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definition

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Cayman Islands, Cuba, French Guiana, Cuba, Cayman Islands, Cuba, Cayma
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|-------------------------------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------|----------------------------|-----------------------------------------------------|--------------------------------------------------------|-------------------------------|--------------------|--------------------|------------------|---------------------|----------------|---------------|-------------------------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Derivati | ives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance sh | oot ovnosures | |
| | | | | | | | | | | | | On-balance sin | eet exposures | |
| | | | | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | |
| | | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | | |
| | | | positions) | | | | | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets | of which: Financial assets designated at fair value | of which: Financial assets at fair value through other | of which: Financial assets at | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| | | | | held for trading | through profit or loss | comprehensive income | amortised cost | , 3 | | , , | | | | |
| | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 | 0 | 0 | 0 | 0 | |
| [3M - 1Y [[1Y - 2Y [| | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [2Y - 3Y [[3Y - 5Y [| Austria | 28 0 | 28 0 | 0 | 0 | 28 | 0 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [5Y - 10Y [[10Y - more | | 0 | 0 0 | 0 | 0 | 0 | 0 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 28 0 | 28 0 | 0 | 0 | 0 | 0 | | o | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| 2.1.1 | 69 41 | 69 41 | 0 0 | 0 0 | 69 | 0 0 | (| | 0 0 0 | 0 0 | 0 0 | 0 0 | |
| [3Y - 5Y [[5Y - 10Y [| Belgium | 120 55 | 120 55 | 0 | 0 | 120 55 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [| | 300 | 300 | 0 | 0 | 300 | 0 | C | 0 | 0 | 0 | 0 | 0 | 0 |
| [3M - 1Y [[1Y - 2Y [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [0 - 3M [| | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| [1Y - 2Y [| Czech Republic | 0 0 11 | 0 0 11 | 0 | 0 | 0 0 11 | 0 0 | (| | 0 0 0 | 0 0 | 0 0 | 0 0 0 | |
| [5Y - 10Y [[10Y - more | | 0 | 0 | 0 | 0 | 0 | 0 | (| 0 0 | 0 | 0 | 0 | 0 | |
| Total [0 - 3M [[3M - 1Y [| | 11 | 11 | 0 | 0 | 11 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| [1Y - 2Y [[2Y - 3Y [| Denmark | | | | | | | | | | | | | |
| [0 - 3M [| 2 5 | | | | | | | | | | | | | |
| Total [0 - 3M [| | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [| Estonia | | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | |
|----------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------|---------------------------------------------|-------------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|--------------------|--------------------------------------|---------------------------------------|--------------------|-------------------------------|
| | | | | | | Dira | As of 30/06/2019 |) | | | | | |
| | | | | On balance s | hoot | Dire | ct exposures | | Deriva | tives | Off hala | nce sheet | |
| | (mln EUR) | | | OII Dalatice Si | neet | | | | Deliva | lives | OII Dala | ice sneet | - |
| | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with negative fair value | | | |
| | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short | | | | | | | | | | |
| | | | positions) | | of which: Financial assets | of which: Financial assets at | | | | | Nominal | Provisions | |
| | | | | of which: Financial assets held for trading | designated at fair value through profit or loss | fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount Notional amount | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | |
| [0 - 3M [| Finland | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more | | | | | | | | | | | | | |
| Total [0 - 3M [[3M - 1Y [| | 0 143 | 0 143 | 0 | 0 0 | 0 143 | 0 | 0 | 0 0 | 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| France | 98 0 27 | 98 0 27 | 0 0 0 | 0 0 0 | 98 0 27 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 0 | 0 0 0 | |
| [5Y - 10Y [[10Y - more | | 19 0 288 | 19 0 288 | 0 | 0 0 | 19 0 288 | 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 | 0 |
| [0 - 3M [[3M - 1Y [| | 0 33 | 0 33 | 0 | 0 | 0 33 | 0 | 0 | 0 0 | 0 0 | 0 0 | 0 0 | |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Germany | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| | 0 0 53 | 0 0 53 | 0 0 | 0 0 | 0 0 53 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 |
| [0 - 3M [| | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Croatia | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Greece | | | | | | | | | | | | |
| I Intal | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [| Hungary | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [| | 44 | 44 | 0 | 0 | 0 | 44 | 0 | 0 | 0 | 0 182 | 0 | |
| [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| Ireland | 1,945 441 0 | 441 | 0 0 0 | 0 0 | 1,897 441 0 | 48 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 0 | 0 0 0 | |
| [3M - 1Y [| 11 Glailu | 1,458 1,785 820 | 1,458 1,785 820 6,493 | 0 0 0 | 0 0 0 | 1,449 1,782 818 6,387 | 9 3 2 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 0 | 0 0 0 | |
| Total [0 - 3M [[3M - 1Y [| | 6,493 0 0 | 6,493 0 | 0 0 0 | 0 0 0 | 6,387 | 106 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 256 0 0 0 0 | 0 0 0 | 128 |
| [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [| Italy | 0 0 516 | 0 0 516 | 0 | 0 0 | 0 0 516 | 0 | 0 | 0 0 | 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| | 0 0 516 | 0 0 516 | 0 | 0 | 0 0 516 | 0 | 0 | 0 0 | 0 0 0 | 0 0 0 0 | 0 0 | 18 |
| [0 - 3M [[3M - 1Y [| | 516 | 516 | | O Company | 516 | U | U | U | U | J U | U | 18 |
| [0 - 3M [| Latvia | | | | | | | | | | | | |
| [5Y - 10Y [[10Y - more Total | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | |
|--------------------------------------------------------------------------------------------------------|------------------|--------------------------------------------------------------------|--------------------------|----------------------------|----------------------------------------------------|-----------------------------------------------|----------------------------------------------|----------------------|-------------------|--------------------------------------|----------------|----------------|-------------------------------|
| | | | | | | Divo | As of 30/06/2019 | <u>'</u> | | | | | |
| | | | | On balance s | hoot | Dire | ct exposures | | Deriva | tivos | Off halas | nce sheet | |
| | (mln EUR) | | | OII Dalatice Si | neet | | | | Deliva | lives | OII Dalai | ice sileet | |
| | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with negative fair value | | | |
| | | | | | | | | | | | | | |
| | | | Total carrying amount of | | | | | | | | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | | | | | | | | | | | |
| | | | positions) | of which: Financial assets | of which: Financial assets | of which: Financial assets at | of which: Einancial accets at | | | | Nominal | Provisions | |
| | | | | held for trading | designated at fair value through profit or loss | fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount Notional amount | | | |
| | | | | | | | | | | | | | |
| | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [| | | | | | | | | | | | | |
| [1Y - 2Y [| Lithuania | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Luxembourg | | | | | | | | | | | | |
| [10Y - more | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [[5Y - 10Y [| Malta | | | | | | | | | | | | |
| [10Y - more Total [0 - 3M [| | 106 | 106 | 0 | 0 | 106 | 0 | 0 | 0 | 0 0 | 0 | 0 | |
| [0 - 3M [| Noth orlands | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 0 | 0 0 0 0 | 0 0 0 | 0 0 0 | |
| [3Y - 5Y [[5Y - 10Y [[10Y - more | Netherlands | 0 35 0 | 0 35 0 | 0 0 0 | 0 0 | 0 35 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 0 | 0 0 0 | 0 0 0 | |
| [10Y - more Total [0 - 3M [| | 141 0 | 141 0 | 0 | 0 | 141 0 | 0 | 0 | 0 | 0 0 0 0 | 0 | 0 | 0 |
| [0 - 3M [| Poland | 0 0 13 | 0 13 | 0 | 0 | 0 13 | 0 | 0 | 0 | 0 0 0 | 0 | 0 | |
| [5Y - 10Y [[10Y - more | | 31 | 31 | 0 | 0 | 31 | 0 | 0 | 0 0 | 0 0 0 | 0 0 | 0 0 | |
| Total | | 45 | 45 | 0 | 0 | 45 | 0 | 0 | 0 | 0 0 | 0 | 0 | 2 |
| [0 - 3M [| Portugal | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |
| [0 - 3M [| | | | | | | | | | | | | |
| [2Y - 3Y [[3Y - 5Y [| Romania | | | | | | | | | | | | |
| [10Y - more Total | | | | | | | | | | | | | |
| [0 - 3M [[3M - 1Y [[1Y - 2Y [| | 0 0 | 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 0 | 0 0 0 | 0 0 | |
| [0 - 3M [| Slovakia | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 0 | 0 0 | 0 0 0 0 | 0 0 0 | 0 0 0 | |
| [10Y - more Total [0 - 3M [| | 8 8 | 8 8 | 0 0 | 0 0 | 8 8 | 0 | 0 0 | 0 | 0 0 0 0 | 0 0 | 0 0 | 0 |
| [0 - 3M [| · | | | | | | | | | | | | |
| [3Y - 5Y [[5Y - 10Y [| Slovenia | | | | | | | | | | | | |
| Total | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc As of 30/06/2019 | <u> </u> | | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------------|
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balaı | nce sheet | |
| | | | | | | | | Derivatives with pos | sitive fair value | Derivatives with negal | tive fair value | Off-balance sl | neet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount N | lotional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0 - 3M [| Spain | 0 0 161 119 338 187 24 | 0 0 161 119 338 187 24 829 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 161 119 338 187 24 829 | 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 28 |
| [0 - 3M [| Sweden | 023 | 023 | J | | 023 | | | | | J | J | | 20 |
| [0 - 3M [| United Kingdom | 42 27 0 0 2 0 13 | 42 27 0 0 2 0 13 84 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 38 21 0 0 0 0 0 | 4 6 0 0 2 0 13 25 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 32 |
| [0 - 3M [| Iceland | | | • | J | | 25 | | | | j | · · | | 32 |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | 0 0 0 0 29 0 0 | 0 0 0 0 29 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 29 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| Total [0 - 3M [| Hong Kong | 29 | 29 | 0 | 0 | 29 | | | 0 | U | 0 | O | 0 | 0 |



General governments exposures by country of the counterparty

| | | | | | | | AIB Group plc | | | | | | | |
|---------------------------------------------------------|-------------------------------------------------------|--------------------------------------------------------------------|----------------------------------------------------------|----------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|-----------------------|---------------------------------------------------------------|----------------------------|----------------------------|---------------------------------|----------------------------|----------------------------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance sh | neet | | | | Deriva | tives | | Off balan | ce sheet | |
| | | | | | | | | | | | | Off-balance she | et exposures | |
| | | | Total carrying amount of | | | | | Derivatives with p | ositive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | non-derivative financial assets (net of short positions) | | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | 4 6 0 0 29 13 688 740 | 4 6 0 0 29 13 688 740 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 9 688 697 | 4 6 0 0 29 4 0 | (((((| 0 0 0 0 0 0 0 0 3 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 76 |
| [0 - 3M [| China | | 746 | | | 037 | 73 | | | | | | | ,, |
| [0 - 3M [| Switzerland | 0 0 0 0 1 1 0 | 0 0 0 0 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 1 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 1 |
| [0 - 3M [| Other advanced economies non EEA | • | | | | | | | | | | | | • |
| [0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | 0 0 0 32 15 0 0 | 0 0 0 32 15 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 32 15 0 0 | 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | |
| [0 - 3M [| Latin America and the Caribbean | 47 | 47 | U | | 4/ | U | | | | U | U | 0 | 2 |



General governments exposures by country of the counterparty

AIB Group plc

| | | | | | | | AID Gloup pic | | | | | | | |
|-------------------|------------------|--------------------------------------------------------------------|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------|----------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------|
| | | | | | | | As of 30/06/2019 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | Deriva | Off balance sheet | | | | | | | | | |
| | | | | Derivatives with positive fair value Derivatives with negative fair value | | | | | | | n negative fair value | Off-balance she | eet exposures | |
| | | | | | | | | | | | | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| | | | | | | | | | | | | | |
| [0 - 3M [| Africa | | | | | | | | | | | | | |
| [0 - 3M [| Others | 8 0 88 0 50 0 | 8 0 88 0 50 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 88 0 50 0 | 8 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | |
| Total | | 145 | 145 | 0 | 0 | 138 | 8 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definition

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Revisa, Capman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,

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



Performing and non-performing exposures

| | | | A | s of 30/09/201 | 8 | | As of 31/12/2018 | | | | | | | |
|-------------------------------------------------------------------------|--------|--------------------------------------|---------------------------------------|------------------------|--------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------|--------------------------------------|----------|------------------------|----------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------------|
| | | Gross carry | ross carrying amount | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | | Gross carrying amount | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial |
| | | Of which performing but past due >30 | ning but Of which non-perfo ue >30 | | On performing exposures ² | performing | guarantees received on non- performing | | Of which performing but past due >30 | <u> </u> | | On performing | performing | guarantees received on non- performing |
| (mla EUD) | | days and <=90 days | | Of which: defaulted | - exposures | exposures ³ | exposures | | days and <=90 days | | Of which: defaulted | exposures ² | exposures ³ | exposures |
| (mln EUR) Debt securities (including at amortised cost and fair value) | 15,702 | 0 | 0 | 0 | 3 | 0 | 0 | 16,337 | 0 | 0 | 0 | 3 | 0 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 9,500 | 0 | 0 | 0 | 2 | 0 | 0 | 9,442 | 0 | 0 | 0 | 2 | 0 | 0 |
| Credit institutions | 5,436 | 0 | 0 | 0 | 1 | 0 | 0 | 5,872 | 0 | 0 | 0 | 1 | 0 | 0 |
| Other financial corporations | 612 | 0 | 0 | 0 | 0 | 0 | 0 | 766 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 154 | 0 | 0 | 0 | 0 | 0 | 0 | 256 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 71,107 | 113 | 7,211 | 7,211 | 461 | 2,313 | 4,524 | 70,357 | 121 | 6,076 | 6,076 | 431 | 1,608 | 3,809 |
| Central banks | 6,766 | 0 | 0 | 0 | 0 | 0 | 0 | 6,498 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 77 | 0 | 1 | 1 | 0 | 1 | 0 | 62 | 0 | 1 | 1 | 0 | 1 | 0 |
| Credit institutions | 1,050 | 0 | 0 | 0 | 0 | 0 | 0 | 854 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 632 | 0 | 34 | 34 | 5 | 8 | 1 | 582 | 0 | 33 | 33 | 4 | 8 | 23 |
| Non-financial corporations | 25,852 | 27 | 2,721 | 2,721 | 279 | 959 | 1,413 | 26,188 | 30 | 2,313 | 2,313 | 270 | 743 | 1,086 |
| of which: small and medium-sized enterprises at amortised cost | 11,122 | 16 | 1,627 | 1,627 | 168 | 562 | 828 | 11,587 | 16 | 1,331 | 1,331 | 184 | 442 | 646 |
| Households | 36,730 | 86 | 4,455 | 4,455 | 176 | 1,345 | 3,110 | 36,173 | 91 | 3,730 | 3,730 | 157 | 856 | 2,700 |
| DEBT INSTRUMENTS other than HFT | 86,809 | 113 | 7,211 | 7,211 | 464 | 2,313 | 4,524 | 86,694 | 121 | 6,076 | 6,076 | 434 | 1,608 | 3,809 |
| OFF-BALANCE SHEET EXPOSURES | 11,603 | | 187 | 187 | 29 | 34 | 0 | 11,887 | | 183 | 183 | 29 | 30 | 0 |

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

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

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



Performing and non-performing exposures

| | | | A | s of 31/03/201 | 9 | | As of 30/06/2019 | | | | | | | |
|----------------------------------------------------------------|--------|---------------------------------------------------------|------------|------------------------|------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------|--------|--------------------------------------|-------|------------------------|----------------------------------------------------------------------------------------------------------|------------------------|-------------------------------------------------|
| | | Gross carry | ing amount | g amount | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | | Gross carrying amount | | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴ | | Collaterals and financial |
| | | Of which performing but past due >30 days and <=90 days | | | On performing On non- | On non- performing | guarantees received on non- performing | | Of which performing but past due >30 | | | On performing exposures ² | performing | guarantees received on non- performing |
| (mln EUR) | | | | Of which: defaulted | exposures ² | exposures ³ | exposures | | days and <=90 days | | Of which: defaulted | exposures | exposures ³ | exposures |
| Debt securities (including at amortised cost and fair value) | 17,009 | 0 | 0 | 0 | 4 | 0 | 0 | 16,484 | 0 | 0 | 0 | 3 | 0 | 0 |
| Central banks | 46 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 9,789 | 0 | 0 | 0 | 3 | 0 | 0 | 8,856 | 0 | 0 | 0 | 2 | 0 | 0 |
| Credit institutions | 5,912 | 0 | 0 | 0 | 1 | 0 | 0 | 6,171 | 0 | 0 | 0 | 1 | 0 | 0 |
| Other financial corporations | 894 | 0 | 0 | 0 | 0 | 0 | 0 | 1,075 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 369 | 0 | 0 | 0 | 0 | 0 | 0 | 382 | 0 | 0 | 0 | 0 | 0 | 0 |
| Loans and advances(including at amortised cost and fair value) | 69,673 | 156 | 4,806 | 4,806 | 409 | 1,247 | 3,029 | 72,807 | 146 | 4,715 | 4,715 | 390 | 1,231 | 2,970 |
| Central banks | 6,212 | 0 | 0 | 0 | 0 | 0 | 0 | 9,174 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 63 | 0 | 1 | 1 | 0 | 1 | 0 | 69 | 0 | 1 | 1 | 0 | 1 | 0 |
| Credit institutions | 985 | 0 | 0 | 0 | 0 | 0 | 0 | 952 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 632 | 1 | 28 | 28 | 4 | 3 | 24 | 671 | 1 | 27 | 27 | 4 | 3 | 22 |
| Non-financial corporations | 26,246 | 41 | 1,539 | 1,539 | 247 | 473 | 687 | 26,578 | 47 | 1,538 | 1,538 | 238 | 478 | 692 |
| of which: small and medium-sized enterprises at amortised cost | 11,626 | 25 | 835 | 835 | 168 | 268 | 392 | 11,605 | 26 | 874 | 874 | 160 | 276 | 410 |
| Households | 35,535 | 114 | 3,238 | 3,238 | 157 | 769 | 2,319 | 35,362 | 98 | 3,149 | 3,149 | 148 | 749 | 2,256 |
| DEBT INSTRUMENTS other than HFT | 86,683 | 156 | 4,806 | 4,806 | 412 | 1,247 | 3,029 | 89,292 | 146 | 4,715 | 4,715 | 393 | 1,231 | 2,970 |
| OFF-BALANCE SHEET EXPOSURES | 12,633 | | 156 | 156 | 25 | 25 | 0 | 12,325 | | 176 | 176 | 24 | 20 | 0 |

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

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

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

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



Forborne exposures

| | As of 30/09/2018 | | | | | | As of 31/12/2018 | | | | | | | |
|-----------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------|----------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------|----------------------------------------------------------|--|--|--|--|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees | Gross carrying exposures witl measures | | Accumulated im accumulated ch value due to cre provisions for e forbearance me | Collateral and financial guarantees | | | | | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | o | 0 | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Loans and advances (including at amortised cost and fair value) | 6,427 | 4,643 | 1,398 | 1,304 | 4,730 | 5,756 | 4,055 | 1,054 | 952 | 4,095 | | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | | |
| Other financial corporations | 6 | 2 | 2 | 1 | 4 | 4 | 2 | 1 | 1 | 2 | | | | |
| Non-financial corporations | 1,832 | 1,344 | 467 | 411 | 1,065 | 1,736 | 1,200 | 397 | 330 | 904 | | | | |
| of which: small and medium-sized enterprises at amortised cost | 1,160 | 810 | 273 | 226 | 732 | 1,177 | 724 | 246 | 194 | 634 | | | | |
| Households | 4,589 | 3,297 | 928 | 892 | 3,661 | 4,016 | 2,853 | 656 | 622 | 3,189 | | | | |
| DEBT INSTRUMENTS other than HFT | 6,427 | 4,643 | 1,398 | 1,304 | 4,730 | 5,756 | 4,055 | 1,054 | 952 | 4,095 | | | | |
| Loan commitments given | 45 | 27 | 0 | 0 | 0 | 50 | 37 | 1 | 0 | 0 | | | | |

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

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



Forborne exposures

| | As of 31/03/2019 | | | | | As of 30/06/2019 | | | | | | | |
|-----------------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------|--------------------------------------------------------------------------|--------------------------------------------------------------------------------|-----------------------------------------------------------------------------|-------------------------------------------------|--|--|--|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | Collateral and financial guarantees | Gross carrying exposures wit measures | | Accumulated im accumulated ch value due to cre provisions for e forbearance me | anges in fair edit risk and exposures with | Collateral and financial guarantees | | | |
| (mln EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | forhearance | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | received on exposures with forbearance measures | | | |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Loans and advances (including at amortised cost and fair value) | 4,907 | 3,417 | 869 | 778 | 3,410 | 4,673 | 3,321 | 847 | 760 | 3,236 | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | | |
| Other financial corporations | 3 | 2 | 1 | 1 | 1 | 4 | 2 | 1 | 1 | 1 | | | |
| Non-financial corporations | 1,350 | 896 | 266 | 207 | 628 | 1,282 | 871 | 259 | 202 | 593 | | | |
| of which: small and medium-sized enterprises at amortised cost | 838 | 454 | 154 | 109 | 412 | 807 | 463 | 159 | 113 | 394 | | | |
| Households | 3,554 | 2,520 | 602 | 569 | 2,782 | 3,387 | 2,448 | 586 | 557 | 2,642 | | | |
| DEBT INSTRUMENTS other than HFT | 4,907 | 3,417 | 869 | 778 | 3,410 | 4,673 | 3,321 | 847 | 760 | 3,236 | | | |
| Loan commitments given | 41 | 26 | 1 | 0 | 0 | 39 | 28 | 0 | 0 | 0 | | | |

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

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