

Bank Name	Allied Irish Banks, Plc
LEI Code	3U8WV1YX2VMUHH7Z1Q21
Country Code	IE

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	10,723	11,299	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,716	10,488	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	208	208	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	5,217	6,232	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	1,352	1,095	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	1,014	1,288	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-383	-238	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-174	-193	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR $$
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3,640	-3,314	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-121	-72	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	CA1 {1.1.1.17 to 1.1.1.21}	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(4) of CRR.
Of which: from securitisation positions (-)	0	0	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	0	0	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	6,243	5,482	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	3,500	3,500	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	2,743	1,982	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	CA1 {1.1.2}	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	0	0	CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	0	0	CA1 {1.1.2} - (CA1 {1.1.2.1} + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,716	10,488	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,007	811	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	538	384	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4}	
Other Tier 2 Capital components and deductions (after transitional adjustments)	469	427	CA1 {1.2} - (CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	59,114	60,395	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	16.44%	17.37%	CA3 {1}	
Tier 1 Capital ratio	16.44%	17.37%	CA3 {3}	
Total Capital ratio	18.14%	18.71%	CA3 {5}	



Risk exposure amounts

Allied Irish Banks, Plc

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	54,348	54,916
Risk exposure amount for securitisation and re-securitisations in the banking book	102	33
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	54,246	54,883
Risk exposure amount for position, foreign exchange and commodities (Market risk)	471	833
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	1,468	1,502
Risk exposure amount for operational risk	2,822	3,139
Other risk exposure amounts	5	5
Total Risk Exposure Amount	59,114	60,395

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



Allied Irish Banks, Plc

(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	3,090	1,487
Of which debt securities income	650	279
Of which loans and advances income	2,256	1,125
Interest expenses	1,403	547
(Of which deposits expenses)	719	255
(Of which debt securities issued expenses)	592	247
(Expenses on share capital repayable on demand)	0	0
Dividend income	25	25
Net Fee and commission income	390	208
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	467	96
Gains or (-) losses on financial assets and liabilities held for trading, net	5	69
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-213	-13
Exchange differences [gain or (-) loss], net	11	8
Net other operating income /(expenses)	159	23
TOTAL OPERATING INCOME, NET	2,532	1,356
(Administrative expenses)	1,527	656
(Depreciation)	84	38
(Provisions or (-) reversal of provisions)	-5	-17
(Commitments and guarantees given)	-5	-17
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	18	
Of which restructuring ¹	1	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-184	-540
(Loans and receivables)	-185	-540
(Held to maturity investments, AFS assets and financial assets measured at cost)	1	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	29	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	25	13
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	6	4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,111	1,235
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	881	840
Profit or (-) loss after tax from discontinued operations	34	0
PROFIT OR (-) LOSS FOR THE YEAR	915	840
Of which attributable to owners of the parent	915	840

⁽¹⁾ Information available only as of end of the year

2015 EU-wide Transparency Exercise Market Risk Allied Irish Banks, Pic

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	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015									
	TOTAL RISK TOTAL RISK EXPOSURE EXPOSURE AMOUNT AMOUNT	VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)		INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	lemorandum	INCREM DEFAUL MIGRATIO CAPITAL	T AND ON RISK		RICE RISKS			
(min EUR)		RE EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	391	802	0	0	0	0							0	0	0	0						
Of which: General risk	195	403	0	0	0	0							0	0	0	0						
Of which: Specific risk	196	389	0	0	0	0							0	0	0	0						
Equities	79	31	0	0	0	0							0	0	0	0						
Of which: General risk	26	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	51	25	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	471	833	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

EBA EUROPEAN BANKING AUTHORITY

Credit Risk - Standardised Approach

	Allied Irish Banks, Plc	Standardised Approach										
		4	is of 31/12/2	014		As of 30/06/2015						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	13.744	18.886	0		12.700	16.679	2				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	40	40	40		43	43	43				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	421	305	73		388	295	75				
	Corporates	17,993	6,786	6,786		17,210	7,689	7,689				
	of which: SME	2,381	2,104	2,104		2,672	2,347	2,347				
	Retail	8,666	4,236	3,177		8,961	4,426	3,320				
	of which: SME	0	0	0		0	0	0				
Consolidated data	Secured by mortgages on immovable property	18,141	17,388	10,465		18,590	17,931	10,821				
	of which: SME	2,249	2,169	2,167		2,181	2,113	2,112				
	Exposures in default	14,603	7,732	8,932	6,716	12,366	6,832	7,978	5,410			
	Items associated with particularly high risk	2,697	850	1,275		1,964	780	1,170				
	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	107	99	206		87	79	192				
	Securitisation	0	0	0		0	0	0				
	Other exposures	5.115	5.115	682		4.804	4.804	731				
	Standardised Total	81,525	61,436	31,635	9,148	77,112	59,559	32,021	7,055			

					Standardise	ed Approach	Standardised Approach										
		,	As of 31/12/2	:014			As of 30/06/2	2015									
		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	13.744	18.886	0		12.700	16.679	2									
	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	226	226	57		190	180	36									
	Corporates	12,314	2,025	2,025		10,550	2,143	2,143									
	of which: SME	93	86	86		201	180	180									
	Retail	7,641	3,565	2,674		7,887	3,724	2,793									
	of which: SME	0	0	0		0	0	0									
IRELAND	Secured by mortgages on immovable property	12,809	12,239	6,913		13,223	12,728	7,270									
	of which: SME	349	329	327		303	290	288									
	Exposures in default	11,357	6,296	7,304	0	9,170	5,367	6,294	3,692								
	Items associated with particularly high risk	2.680	845	1.268		1.957	774	1.161									
	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	84	77	153		62	54	135									
	Securitisation																
	Other exposures	4,914	4,914	585		4,552	4,552	604									
	Standardised Total ²				7,224				5,238								

Standardised Approach As of 31/12/2014 As of 30/06/2015 Value adjustments ar provisions² Value stments ar Exposure Value¹ Exposure Value¹ Risk exposu amount Original Exposure¹ Risk exposu amount Original Exposure¹ 0 0 0 7 5,419 2,125 510 0 2,900 1,732 1,414 8 0 0 0 57 0 0 43 6,531 2,429 1,019 0 4,646 1,787 2,797 6 0 0 0 0 0 53 5,570 2,243 967 0 4,483 1,745 2,789 16 0 35 4,655 1,972 648 0 4,372 1,688 1,184 5 0 34 5,419 2,125 680 0 4,526 1,732 1,234 5 7 4,655 1,972 486 0 2,819 1,688 1,328 7 0 0 0 53 UNITED KINGDOM high risk ites with a ST qs (CIU)

1,686

1,554

1,628

126

					Standardised Approach										
			As of 31/12/2	:014			As of 30/06/2	2015							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	Central governments or central banks	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	27	21	4		10	4	1							
	Corporates	0	0	0		0	0	0							
	of which: SME	0	0	0		0	0	0							
	Retail	3	1	0		3	1	0							
	of which: SME	0	0	0		0	0	0							
FRANCE	Secured by mortgages on immovable property	72	68	67		72	70	68							
_	of which: SME	0	0	0		0	0	0							
	Exposures in default	1	1	1	0	1	0	0	0						
	Items associated with particularly high risk	0	0	0		0	0	0							
1	Covered bonds	0	0	0		0	0	0							
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0							
1	Collective investments undertakings (CIU)	0	0	0		0	0	0							
	Eauitv	0	0	0		0	0	0							
1	Securitisation														
1	Other exposures	0	0	0		0	0	0							
	Standardised Total ²				3				3						

Standardised 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)
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

taking into account any effect due to credit co terparty does not include Securistisation expos

Original exposure, unlike Ex
 Total value adjustments and

					Standardise	ed Approach			
		A	s of 31/12/2	014	Ļ	As of 30/06/2015			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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		53	51	25	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NETHERLANDS	Secured by mortgages on immovable property of which: SME	3	3	-		1	1	0	
	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	0	1	0	0	0
1	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	0	0	
1	Collective investments undertakings (CIU)	ő	0	0		0	0	0	
1	Equity	ő	0	0		0	0	0	
	Securitisation			Ű		•	Ŭ		
1	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				0				0

Standardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposure

					Standardise	d Approach			
		As of 31/12/2014 As of 30/06/2015							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	40	40	40		43	43	43	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	0	0		6	0	0	
	Corporates	10	10	10		25	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	14	2	1		10	1	1	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	55	48	17		20	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	141	71	74	0	130	83	85	44
	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	
	Securitisation								
	Other exposures	1	1	1		1	1	1	
1	Standardised Total ²				74				48

Standardised Total²
 (1) Digital 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 does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	1014			As of 30/06/	2015	
		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 ar provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	1
	International Organisations	0	0	0		0	0	0	1
	Institutions	0	0	0		0	0	0	1
	Corporates	0	0	0		0	0	0	1
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	1
	of which: SME	0	0	0		0	0	0	1
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	1
	of which: SME	0	0	0		0	0	0	1
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	1
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	1
	Collective investments undertakings (CIU)	0	0	0		0	0	0	1
	Eauity	0	0	0		0	0	0	
	Securitisation								1
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
		A	is of 31/12/2	014		Ļ	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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	1	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	13	13	12		13	13	12	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	12	12	18	0	9	4	4	5
	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				5

Scandardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014		Ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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	0	ů.	0		0	0	0	
Country of	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	of which: SME	0	0	0		U	0	0	
counterpart o	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	ů č	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	ő	0	
	Collective investments undertakings (CIU)	ŏ	ů.	ŏ		ő	ő	0	
	Equity	o	0	ō		0	0	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised 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). (2) Total value adjustments and provisions per country of counterparty does not include Securidisation exposures

					Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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 of which: SME	0	0	0		0	0	0	
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
counterpart	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	ő		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ů č	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ŏ	0	ő		0	ő	0	
	Securitisation		-	-			-	-	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardiged Total² (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. subs (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	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	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	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation Other exposures		0	0		0	0	0	
		0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total²
(1) Digital 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 providens per country of convergency does not include Securitisation exposures



EBA states 2015 EU-wide Transparency Exercise

Credit Risk - IRB Approach

	Allied Irish Banks, Plc						IRB Ap	proach					
				As of 31,	12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value ⁻		Of which: defaulted	and provisions		Of which: defaulted	value-		Of which: defaulted	provisions
	Central banks and central governments	11.225	0	11.345	576	0	0	10.833	0	11.042	547	0	0
	Institutions	21.765	0	21.644	1.969	0	0	22.545	0	22.336	2.492	0	0
	Corporates	11.575	2.544	10.334	9.233	0	1.269	11.374	1.982	10.143	9.598	0	1.028
	Corporates - Of Which: Specialised Lending	355	43	342	381	0	19	407	22	375	475	0	13
	Corporates - Of Which: SME	4,747	1,896	4,368	3,221	0	925	4,495	1,444	4,107	3,443	0	630
	Retail	23,031	4,711	22,953	10,828	3,224	1,475	22,313	3,946	22,237	10,207	2,842	1,385
	Retail - Secured on real estate property	23,031	4,711	22,953	10,828	3,224	1,475	22,313	3,946	22,237	10,207	2,842	1,385
	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-	23,031	4,711	22,953	10,828	3,224	1,475	22,313	3,946	22,237	10,207	2,842	1,385
	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	
	Securitisation	147		147	102		0	299		299	33		0
	Other non credit-obligation assets				5						19		
	IRB Total				22,712						22,895		

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	247	0	247	0	0	0	0	0	0	0	0	0
	Institutions	430	0	430	326	0	0	989	0	989	195	0	0
	Corporates	8.836	2.437	7.752	6.126	0	1.246	8.472	1.893	7.390	6.346	0	956
	Corporates - Of Which: Specialised Lending	132	0	123	127	0	0	208	0	180	213	0	0
	Corporates - Of Which: SME	4.723	1.895	4.344	3.200	0	924	4.469	1.442	4.083	3.423	0	629
	Retail Retail - Secured on real estate property	22.942 22.942	4.677 4.677	22.864 22.864	10.752 10,752	3.202 3.202	1.464 1.464	22.222 22.222	3.916 3.916	22.146 22.146	10.132 10.132	2.822 2.822	1.325
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	22,942	4,6//	22,864	10,752	3,202		22,222	3,916	22,146	10,132	2,822	1,325
IRFLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	22,942	4.677	22,864	10.752	3.202	0	22,222	3.916	22,146	10,132	2.822	1,325
IRELAND	Retail - Oualifying Revolving	22,942	4,077	22,004	10,752	3,202	1,404	22,222	3,910	22,140	10,152	2,022	1,525
	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: one-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
	Securitisation				-			-			-		
	Other non credit-obligation assets												1
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	4.689	0	4.689	0	0	0	5.153	0	5.153	0	0	0
	Institutions	11,241	0	11,241	851	0	0	10,241	0	10,241	1,033	0	0
	Corporates	600	10	482	553	0	4	559	10	444	498	0	8
	Corporates - Of Which: Specialised Lending	66	7	66	78	0	4	67	9	67	75	0	4
	Corporates - Of Which: SME Retail	24	0	22	21	0	0	24	1	23	20	0	0
	Retail Retail - Secured on real estate property	46	20	46	40	13	7	45	16	45	40	11	19
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	46	20	46	40	13	7	45	16	45	40	11	19
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-	46	20	46	40	13	0	45	16	45	0	11	19
UNITED KINGDOM	Retail - Secured on real estate property - Or Which: hon- Retail - Qualifying Revolving	40	20	40	40	15	,	45	10	45	40	11	19
	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
	Securitisation	0	Ū	0	0	0	0	Ū	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision:
	Central banks and central governments	849	0	969	0	0	0	639	0	679	0	0	0
	Institutions	4.222	0	4.101	207	0	0	4.569	0	4.360	361	0	0
	Corporates	38	0	37	51	0	0	38	0	38	65	0	0
	Corporates - Of Which: Specialised Lending	29	0	29	38	0	0	29	0	29	51	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	1	1	1	1	0	1	1	1	1	1	0
	Retail - Secured on real estate property	1	1	1	1	1	0	1	1	1	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-	1	1	1	1	1	0	1	1	1	1	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												1
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	283	0	283	0	0	0	257	0	257	0	0	0
	Institutions	2.346	0	2.346	230	0	0	3.590	0	3.590	442	0	0
	Corporates	86	0	83	106	0	0	44	0	41	56	0	2
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	0	1	0	1	1	0	1
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	1	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-	1	0	1	1	0	0	1	0	1	1	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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
	Securitisation Other non credit-obligation assets												1
	IRB Total ported before taking into account any effect due to credit conversion factors or credit risk miligatio												1

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	313	0	313	0	0	0	185	0	185	0	0	0
	Institutions	160	0	160	28	0	0	175	0	175	42	0	0
	Corporates	1.633	0	1.600	2.043	0	0	1.883	5	1.859	2.273	0	40
	Corporates - Of Which: Specialised Lending	22	0	22	44	0	0	22	0	22	44	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	13	4	13	9	2	2	13	3	13	9	2	3
	Retail - Secured on real estate property	13	4	13	9	2	2	13	3	13	9	2	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	13	4	13	9	2	2	13	3	13	9	2	3
	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	1,705	0	1,705	0	0	0	1,688	0	1,688	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Other Countries	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

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

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	530	Geradited	530	0	0 Octabilities	0	312	0 deradited	312	0	deradited 0	0
	Institutions	765	0	765	49	0	0	455	0	455	54	0	0
	Corporates	7	2	7	9	0	0	11	2	11	14	0	0
	Corporates - Of Which: Specialised Lending	ò	ō	ò	ō	ō	ō	0	ō	0	0	ō	ō
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	1	2	2	0	0	2	1	2	1	0	1
	Retail - Secured on real estate property	2	1	2	2	0	0	2	1	2	1	0	1
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-	2	1	2	2	0	0	2	1	2	1	0	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 8	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME 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
	Securitisation	0	0	0	0	U	0	0	0	0	U	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	U	0	0	0	0	0	0	0	0	0	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	U	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	U	0	0	0	0	0	0	0	0	0	0	0
	Retail	U	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	U	0	0	U	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	U	0	0	U	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: Sinc	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	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	ő	0	0	ő	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	ő	0	0	ő	0	0	0	0	0	ő
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	l		Ŭ	Ŭ	, in the second s			, in the second s	0		L Č
	Other non credit-obligation assets												
	IRB Total												

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

Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fa value through profit&loss) banking book	ir of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 0 0 42 60 0 102	0 0 0 0 0 0 0 0	0 0 0 42 60 0 102	0 0 0 42 60 0 102		0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	0 0 0 0 12 0 12	0 0 0 0 0 0 0 0 0	0 0 0 0 12 0 12	0 0 0 0 12 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	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	Estonia	0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Finland	0 0 0 26 0 26 0 26	0 0 0 0 0 0 0 0	0 0 0 0 26 0 0 0 0	0 0 0 26 0 26	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	France	26 187 0 91 116 73 0 468		26 187 0 91 116 73 0 468	26 187 0 91 116 73 0 468	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
		GROSS DI EXPOSURES (;	RECT LONG accounting value	NET DIRECT PC positions of sov	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	i (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturi	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valı	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	r of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 14 0 88 112 132 0 345	0 0 0 0 0 0 0 0	0 14 0 88 112 132 0 345	0 14 0 88 112 132 0 345	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece				0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary		0 0 0 0 0 0 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	Ireland	0 851 1,313 3,468 2,933 542	0 0 0 0 0 0 0	0 0 851 1,313 3,468 2,933 542 9,107	0 0 851 1,313 3,468 2,933 542	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	Italy	9,107 0 0 60 308 885 0	0 0 0 0 0 0 0	9,107 0 0 60 308 885 0 1,253	9,107 0 0 60 308 885 0 1,253	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Latvia	1,253 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 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 [3M - 1Y [[3Y - 2Y [[3Y - 5Y [[5Y - 10Y [[10Y - more]	Lithuania	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 - 10Y [[5Y - 10Y] [10Y - more Total	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)			-				As of	31/12/2014			-			
		GROSS DIR EXPOSURES (a		NET DIRECT PO	SITIONS (gross e	exposures (long) per counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of pi	rovisions)		is a maturi	ty matching) (1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 28 0 56 178 34 0 294		0 28 0 56 178 34 0 294	0 28 0 56 178 34 0 294	0 0 0 0 0 0 0 0		0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 0 0 0 24 0 24		0 0 0 0 24 0 24	0 0 0 0 24 0 24	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	0 0 0 0 0 0	0 0 0 0 0 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	Romania	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	Slovakia	0 0 0 0 54 0	0 0 0 0 0 0 0	0 0 0 0 54 0	0 0 0 0 54 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	54 0 0 0 0 0 0 0	0 0 0 0 0 0 0	54 0 0 0 0 0 0 0	0 54 0 0 0 0 0 0 0 0	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	Spain	0 0 0 192 1,017 0	0 0 0 0 0 0 0	0 0 0 192 1,017 0	0 0 0 192 1,017 0	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 [[J0Y - more	Sweden	1,209 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	1,209 0 0 0 0 0 0 0 0	1,209 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		0	0		0	0	0	0
Total		ŏ	Ő	Ő	Ő	Ő	Ō	0	0	0	0	0	0	0	0



Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PO	OSITIONS (gross e	exposures (long) per counterpaties	net of cash short s only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fai value through profit&loss) banking book	ir of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 29 31 11 48 27 0 146	0 0 0 0 0 0 0	0 29 31 11 48 27 0 146	0 29 31 11 48 27 0 146	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 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	Norway	0 0 0 0 0	0 0 0 0 0 0	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	Australia	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Canada	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Japan	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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 [[J0Y - more	U.S.	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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	0	0	0	Ō	0	0	0	0	0	0	0	0	0



EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

Allied Irish Banks, Plc

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value		DSITIONS (gross e rereign debt to oth			DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)	unity where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 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	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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	Africa	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 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	Others	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0	U	0	U	U	U	U
[10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions
(1) The exposures reported over 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
(2) The basis disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
(3) The exposures reported include the positions towards counterparts (cher than sovereign) on sovereign redit rek (i.e. COC, Financial assets) holded in finite accounting portfolio (on-off balance sheet). Insepactive of the denomination and or accounting classification of the positions the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter is subtactive or the form mate true acta a cherks for the denomination and local governments the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source structure or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or the ecounter parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source of the denomination and or accounting particular parts (other than sovereign) with full or partial government guarantees by central, regional and local governments are constroled in the source or particular partis



	(min EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PO	SITIONS (gross e ereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 42 59 0 101	0 0 0 0 0 0 0 0 0	0 0 0 42 59 0 101	0 0 0 42 59 0 101	0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 -47 0 -47	0 0 0 0 0 0 0 0	0 0 0 -47 0 -47	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 -47 0 -47	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0		0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus		0 0 0 0 0 0 0 0					0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0 0 0 36 0 36		0 0 0 0 36 0	0 0 0 0 36 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	Denmark	0 0 0 0 0	0 0 0 0 0 0	36 0 0 0 0 0 0 0 0	36 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 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 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 Tota]]]]]]]]]]]]]]]]]]]	Finland	0 0 0 26 0 0	0 0 0 0 0 0 0	0 0 0 26 0 0	0 0 0 0 26 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Total	France	26 0 39 51 175 0 0 266	0 0 0 0 0 0 0 0	26 0 39 51 175 0 0 266	26 0 39 51 187 0 0 277	0 0 0 0 0 0 0 0	0 0 0 -12 0 0 -12	0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
			RECT LONG	NET DIRECT PO	DSITIONS (gross e rereign debt to oth	exposures (long) er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 137 104 40 0 282	000000000000000000000000000000000000000	0 0 137 104 40 0 282	0 0 137 104 40 0 282	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia					0 0 0 0 0 0		0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece	0 0 0 0 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	Hungary	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	Ireland	0 756 0 1,168 4,482 2,315 313	0 0 0 0 0 0 0 0	0 0 756 0 1,168 4,482 2,315 313 0 201	0 0 834 0 1,293 4,353 2,323 2,323 293 9,097	0 0 0 0 0 0 0 0 0 0	0 0 -78 0 -126 129 -8 20	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	9,034 0 61 61 103 947 0 1,172		9,034 0 61 61 103 947 0 1,172	0 0 0 61 120 947 0 1,129		-63 0 61 0 -17 0 0 44	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latvia	1,172 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1,172 0 0 0 0 0 0 0 0	1,129 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	44 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	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 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	Luxembourg	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0	0	0	0	0	0	0	



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (a	RECT LONG accounting value	NET DIRECT P	OSITIONS (gross e vereign debt to oth	er counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	(3) (on and off	balance sheet)
			provisions) 1)		is a maturit (y matching) 1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0		0	0	0	0		0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands	0 0 55 175 33 0 262	0 0 0 0 0 0 0 0 0	0 0 55 175 33 0 262	0 0 55 175 33 0 262	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland	0 0 46 59 0 105	0 0 0 0 0 0 0 0	0 0 0 46 59 0 105	0 0 0 46 59 0 105		0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal		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	Romania	0 0 0 0 0 0	0 0 0 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-3Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 0 53 0 53	0 0 0 0 0 0 0 0	0 0 0 0 53 0 53	0 0 0 0 53 0 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
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Slovenia	53 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	53 0 0 0 0 0 0 0 0 0	53 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] [3Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Spain	0 0 0 40 0 1,101 0 1,141	0 0 0 0 0 0 0 0 0	0 0 0 40 1,101 0 1,141	0 0 0 1,101 0 1,101	0 0 0 0 0 0	0 0 40 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	Sweden	1,141 0 0 0 0 0 0 0 0 0						0	0	0	0	0	0	0	0



	(min EUR)							As of	30/06/2015						
		GROSS DII EXPOSURES (a	RECT LONG accounting value		OSITIONS (gross e vereign debt to oth	er counterpaties		DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) (1)		is a maturit (ty matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at faii value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	0 0 12 81 0 0 93		0 0 12 81 0 0	0 0 12 81 0 0 93			0	0	0	0		0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 0 0 0 0 0 0 0 0						0	0	0	0		0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein							0	0	0	0		0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	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	Australia	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	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	Canada	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 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	Japan	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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	U.S.	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	0	0	0	0	0	0	0	0	0	0	0	0	0



	(mln EUR)							As of	30/06/2015						
	(IMPEOR)		RECT LONG accounting value	NET DIRECT PC positions of sov	SITIONS (gross e	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturi	ty matching) (1)		Derivatives with p	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0	0	0	0	0	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	Other Central and eastern Europe countries non EEA	0 0 0 0 0 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 [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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	Latin America and the Caribbean	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	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 [10Y-more	Africa	0 0 0 0 0 0 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	Others	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 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	0	0	0	0	0	0	0	Ö	0	0	0	0	0

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chier than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chier than sovereign) with full or partial government guarantees by certification and local governments the exposures to counterparts (chier than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Allied Irish Banks, Plc

	As of 31/12/2014					As of 30/06/2015								
	Gross carrying amount			Accumulated impair changes in fair valu provisions	rment, accumulated e due to credit risk and			Gross carrying	Gross carrying amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴			
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures*	exposures	
Debt securities (including at amortised cost and fair value)	29,620	0	41	41	0	27	0	27,285	0	25	25	0	20	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15,458	0	0	0	0	0	0	14,585	0	0	0	0	0	0
Credit institutions	4,074	0	0	0	0	0	0	4,367	0	0	0	0	0	0
Other financial corporations	10,082	0	36	36	0	25	0	8,290	0	21	21	0	18	0
Non-financial corporations	6	0	5	5	0	2	0	43	0	4	4	0	2	0
Loans and advances(including at amortised cost and fair value)	77,411	438	26,159	23,492	749	11,637	11,332	76,605	344	22,016	19,709	650	8,811	10,352
Central banks	666	0	0	0	0	0	0	670	0	0	0	0	0	0
General governments	492	0	81	29	0	5	0	519	0	69	44	0	11	0
Credit institutions	1,204	0	1	0	0	0	0	2,695	0	0	0	0	0	0
Other financial corporations	707	1	126	118	3	58	16	661	1	159	150	2	71	17
Non-financial corporations	31,721	95	14,801	13,139	308	7,746	4,326	30,251	108	11,722	10,340	309	5,629	3,735
Households	42,622	342	11,149	10,206	438	3,827	6,990	41,809	236	10,067	9,175	339	3,101	6,600
DEBT INSTRUMENTS other than HFT	107,032	438	26,200	23,533	749	11,664	11,332	103,890	344	22,041	19,734	650	8,831	10,352
OFF-BALANCE SHEET EXPOSURES	10,327		494	332	0	0	0	10,778		386	309	0	0	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 Institutions report here collective allowances for incurred 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 Institutions 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)



Forborne Exposures

Allied Irish Banks, Plc

	As of 31/12/2014					As of 30/06/2015					
	Gross carrying amount of exposures with forbearance measures				Collateral and financial			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		guarantees received on exposures with forbearance measures	
(min EUR, %)	-	-	_	-	-	-			-	-	
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)	11,247	8,314	2,283	2,132	6,453	10,960	7,698	2,068	1,884	6,072	
Central banks	0	0	0	0	0	0	0	0	0	0	
General governments	4	0	0	0	0	12	9	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	8	6	1	1	4	8	6	2	2	6	
Non-financial corporations	4,140	3,223	856	799	1,477	3,866	2,711	779	676	1,124	
Households	7,094	5,085	1,425	1,331	4,971	7,074	4,973	1,286	1,205	4,943	
DEBT INSTRUMENTS other than HFT	11,247	8,314	2,283	2,132	6,453	10,960	7,698	2,068	1,884	6,072	
Loan commitments given	144	84	0	0	0	116	70	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

Leverage ratio

EBA EUROPEAN BANKING AUTHORITY

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION
A	Tier 1 capital	9,491	10,488	LRCom {20}	
В	B Total leverage ratio exposures		109,134	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
С	C Leverage ratio		9.61%	A/B	



Information on collaterals: Mortgage loans

Allied Irish Banks, Plc

	As of 31/12	2/2014	As of 30/06/2015				
	Mortgage I [Loans collateralized by ir		Mortgage loans [Loans collateralized by immovable property]				
(min EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹			
Loans and advances	49,262	44,195	48,560	44,263			
of which: Other financial corporations	128	113	125	111			
of which: Non-financial corporations	14,383	10,315	13,688	10,152			
of which: Households	34,751	33,767	34,621	33,998			

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.