



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	AIB Group plc
<b>LEI Code</b>	635400AKJBGNS5WNQL34
<b>Country Code</b>	IE

## 2022 EU-wide Transparency Exercise

### Key Metrics

AIB Group plc

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	9,730	10,102	9,446	9,424	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,007	9,537	9,091	9,192	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,845	11,217	10,559	10,537	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,123	10,652	10,204	10,305	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,368	12,741	12,083	12,063	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,768	12,309	11,862	11,961	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	50,999	52,637	52,169	56,777	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	50,624	52,358	51,988	56,629	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.08%	19.19%	18.11%	16.60%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.79%	18.21%	17.49%	16.23%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.27%	21.31%	20.24%	18.56%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.00%	20.34%	19.63%	18.20%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.25%	24.21%	23.16%	21.25%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.25%	23.51%	22.82%	21.12%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	128,263	130,894	130,947	135,929	C 47.00 (r0300,c0010)	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	8.46%	8.57%	8.06%	7.75%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2022 EU-wide Transparency Exercise

### Leverage ratio

AIB Group plc

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,845	11,217	10,559	10,537	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,313	9,828	9,654	9,767	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	128,263	130,894	130,947	135,929	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	126,624	129,373	129,918	135,028	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.46%	8.57%	8.06%	7.75%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.36%	7.60%	7.43%	7.23%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>12,368</b>	<b>12,741</b>	<b>12,083</b>	<b>12,063</b>	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,730</b>	<b>10,102</b>	<b>9,446</b>	<b>9,424</b>	C.01.00 (0020,0050)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,696	1,696	1,691	1,666	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,000	13,394	13,200	13,451	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-109	-198	-696	-1,196	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	-2,463	-2,473	-2,463	-2,412	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-285	-177	266	601	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-576	-552	-557	-556	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	-2,353	-2,801	-2,801	-2,759	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-28	-39	-49	-48	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 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 (0440,0050)	Article 36(1) point (b) 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 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(8) of CRR and Article 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 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) 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 (0480,0050)	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 (0490,0050)	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 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 74 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	-1	-1	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-264	-136	-128	-93	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	1,532	1,390	905	771	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (3), and 481 and 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1,532	1,390	905	771	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,115</b>	<b>1,115</b>	<b>1,113</b>	<b>1,113</b>	C.01.00 (0530,0050)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,115	1,115	1,113	1,113	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>10,845</b>	<b>11,217</b>	<b>10,559</b>	<b>10,537</b>	C.01.00 (0510,0050)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,522</b>	<b>1,524</b>	<b>1,523</b>	<b>1,526</b>	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,526	1,528	1,527	1,528	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	123	133	134	130	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	-127	-137	-138	-132	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>50,999</b>	<b>52,637</b>	<b>52,169</b>	<b>56,777</b>	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	375	279	180	147	C.05.01 (0010,0040)	-	
<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.08%</b>	<b>19.39%</b>	<b>18.11%</b>	<b>16.60%</b>	CA1 (X)	-	
<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>21.27%</b>	<b>21.31%</b>	<b>20.24%</b>	<b>18.56%</b>	CA1 (Y)	-	
<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>24.25%</b>	<b>24.21%</b>	<b>23.16%</b>	<b>21.25%</b>	CA2 (X)	-	
<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>8,198</b>	<b>8,712</b>	<b>8,542</b>	<b>8,654</b>	GA1-A.1.13-A.1.21-MINA.2-A.1.13-A.1.21-A.1.13-MINA.4-A.1.13-A.1.13-A.1.13	-	
<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.19%</b>	<b>16.64%</b>	<b>16.43%</b>	<b>15.28%</b>	GA1-B.1	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	722	565	355	232	C.05.01 (0040,0050)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0050)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-123	-133	-134	-130	C.05.01 (0040,0050)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	375	279	180	147	C.05.01 (0040,0040)	-

(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 formula 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.



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

AIB Group plc

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	44,086	45,637	45,500	45,882	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	24,184	24,110	23,799	24,296	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	14,773	16,083	16,172	16,260	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,123	5,437	5,524	5,320	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	1,019	1,138	1,048	1,092	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	121	108	109	99	C 02.00 (r0640, c0010)
Settlement risk	3	2	1	3	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	858	872	898	931	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	477	446	401	330	C 02.00 (r0520, c0010)
Of which the standardised approach	477	446	401	330	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,435	4,435	4,211	4,211	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,435	4,435	4,211	4,211	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	4,228	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	50,999	52,637	52,169	56,777	

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

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

**2022 EU-wide Transparency Exercise**  
**P&L**  
 AIB Group plc

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	1,524	2,084	509	1,061
Of which debt securities income	124	165	42	90
Of which loans and advances income	1,267	1,688	420	859
Interest expenses	209	290	78	166
(Of which deposits expenses)	25	34	8	19
(Of which debt securities issued expenses)	88	117	29	63
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	3	1	1
Net Fee and commission income	320	465	134	278
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	11	19	1	23
Gains or (-) losses on financial assets and liabilities held for trading, net	9	12	3	43
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	83	78	30	30
Gains or (-) losses from hedge accounting, net	-9	-9	12	23
Exchange differences (gain or (-) loss), net	-2	-2	0	0
Net other operating income /(expenses)	2	4	1	3
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,731</b>	<b>2,364</b>	<b>611</b>	<b>1,296</b>
(Administrative expenses)	1,079	1,602	324	809
(Cash contributions to resolution funds and deposit guarantee schemes)	21	69	0	38
(Depreciation)	202	274	72	143
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	38	-6	85	49
(Payment commitments to resolution funds and deposit guarantee schemes)	40	0	78	50
(Commitments and guarantees given)	-2	-6	7	-2
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1)</sup>	0	-3	0	0
Of which restructuring <sup>2)</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-211	-232	-59	-307
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-211	-232	-59	-307
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	41	43	0	34
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	12	20	5	5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	-3	2	3
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>572</b>	<b>631</b>	<b>198</b>	<b>538</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>508</b>	<b>647</b>	<b>175</b>	<b>478</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>508</b>	<b>647</b>	<b>175</b>	<b>478</b>
Of which attributable to owners of the parent	506	649	175	477

<sup>1)</sup> Information available only as of end of the year

<sup>2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

AIB Group plc

(mín EUR)	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	41,951				43,611				42,470				45,776				IAS 1.54 (f)	
Financial assets held for trading	477	21	101	356	466	8	157	301	477	12	244	221	594	10	399	185	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	517	24	1	492	518	26	0	492	550	18	0	532	541	19	0	522	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	12,692	12,627	65	0	12,690	12,650	39	0	12,496	12,473	23	0	12,440	12,418	22	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	64,342				64,722				65,691				66,321				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	476	0	476	0	423	0	423	0	660	0	660	0	1,211	0	1,211	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 <sup>1</sup>	4,895				5,309				5,953				5,913					
<b>TOTAL ASSETS</b>	<b>125,350</b>				<b>127,739</b>				<b>128,297</b>				<b>132,796</b>				IAS 1.9(a), I.G 6	

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References		
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>					
	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	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 credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	12,663	31	0	-2	0	0	0	12,661	31	0	-2	0	0	12,469	29	0	-2	0	0	12,415	27	0	-2	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	4,002	0	0	-1	0	0	0	4,129	0	0	-1	0	0	4,303	0	0	-1	0	0	4,522	10	0	-1	-2	0	Annex V.Part 1.31, 44(b)
	Loans and advances	51,654	7,368	3,135	-277	-768	-889	52,710	6,780	2,888	-237	-701	-918	53,552	6,762	2,785	-200	-699	-881	54,642	6,219	2,240	-174	-595	-618	Annex V.Part 1.32, 44(a)	

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

AIB Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	510	566	517	637	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	108,868	110,986	111,317	115,757	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	457	498	795	1,355	IFRS 9.6.2.1; 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(b), IFRS 9.6.5.8
Provisions	499	554	535	495	IAS 37.10; IAS 1.54(l)
Tax liabilities	56	59	42	43	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,326	1,412	1,745	1,581	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>111,716</b>	<b>114,075</b>	<b>114,953</b>	<b>119,868</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>13,634</b>	<b>13,664</b>	<b>13,344</b>	<b>12,928</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>125,350</b>	<b>127,739</b>	<b>128,297</b>	<b>132,796</b>	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

AIB Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		959	1,062	1,305	1,986	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	8	2	7	6	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	10,276	10,218	10,194	10,177	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	17	27	18	17	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,282	1,152	1,513	1,410	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,135	1,087	1,470	1,368	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	347	348	1,542	1,251	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	290	281	336	452	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,764	4,295	3,686	3,575	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,487	3,967	3,306	3,336	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	31,710	32,550	25,878	28,356	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	30,949	31,825	25,254	27,751	ECB/2013/33 Annex 2.Part 2.9.1
	Households	53,727	54,638	60,434	62,359	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	47,621	50,564	56,310	58,249	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		7,410	7,439	7,737	8,319	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,572	1,574	1,584	1,565	Annex V.Part 1.37
Other financial liabilities		351	345	334	311	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>109,835</b>	<b>112,050</b>	<b>112,630</b>	<b>117,749</b>	

**2022 EU-wide Transparency Exercise**  
**Market Risk**  
AIB Group plc

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)																						
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	436	430	0	0	0	0						0	0	0	0							
Of which: General risk	317	310	0	0	0	0						0	0	0	0							
Of which: Specific risk	111	111	0	0	0	0						0	0	0	0							
Equities	41	16	0	0	0	0						0	0	0	0							
Of which: General risk	13	6	0	0	0	0						0	0	0	0							
Of which: Specific risk	28	9	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							
<b>Total</b>	<b>477</b>	<b>446</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	375	311	0	0	0	0						0	0	0	0							
Of which: General risk	288	252	0	0	0	0						0	0	0	0							
Of which: Specific risk	76	50	0	0	0	0						0	0	0	0							
Equities	26	19	0	0	0	0						0	0	0	0							
Of which: General risk	7	4	0	0	0	0						0	0	0	0							
Of which: Specific risk	19	16	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							
<b>Total</b>	<b>401</b>	<b>330</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	39,562	40,194	141		41,420	42,056	148	
	Regional governments or local authorities	286	7	1		286	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	639	639	33		639	639	37	
	Corporates	9,350	6,963	6,536		9,338	7,988	6,660	
	of which: SME	4,001	3,303	2,904		4,012	3,385	2,709	
	Retail	8,949	4,312	3,002		8,610	4,110	2,863	
	Secured by mortgages on immovable property	2,027	1,432	847		2,027	1,417	838	
	of which: SME	17,066	16,375	8,929		17,602	16,594	8,944	
	Exposures in default	2,905	2,785	2,653		2,587	2,510	2,363	
	Items associated with particularly high risk	2,234	1,889	2,052	631	2,287	1,836	1,976	644
	Covered bonds	1,717	1,385	1,028		1,764	1,359	2,039	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective Investments Undertakings (CIU)	264	264	463		275	275	488	
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	83,937	74,657	24,638	1,203	86,452	76,949	24,550	1,135	

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

<sup>2</sup> Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.

<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	39,527	39,717	98		41,366	41,382	96	
	Regional governments or local authorities	286	0	0		286	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	234	234	21		242	242	9	
	Corporates	2,515	1,288	1,251		2,288	1,099	1,276	
	of which: SME	1,099	688	561		1,121	721	608	
	Retail	8,216	4,887	2,839		8,010	3,830	2,922	
	Secured by mortgages on immovable property	2,758	1,397	824		2,763	1,385	817	
	of which: SME	12,701	12,647	6,756		12,668	12,239	6,770	
	Exposures in default	1,887	1,894	1,887		1,817	1,763	1,688	
	Items associated with particularly high risk	1,275	1,007	1,111	133	1,432	1,087	1,030	118
	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)	384	384	463		371	371	488	
Equity	0	0	0		0	0	0		
Other exposures	2,411	2,411	1,073		2,371	2,370	1,035		
Standardised Total <sup>2</sup>	83,937	74,657	24,638	918	86,452	76,949	24,550	624	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	21	407	0		44	402	21	
	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	6,464	5,288	4,958		6,244	5,020	4,725	
	of which: SME	2,134	2,066	2,286		2,047	2,044	2,242	
	Retail	701	213	155		562	171	124	
	Secured by mortgages on immovable property	168	34	21		163	21	21	
	of which: SME	3,255	2,805	1,823		3,166	2,839	1,688	
	Exposures in default	800	779	682	0	661	649	564	
	Items associated with particularly high risk	256	194	200		244	187	281	118
	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 <sup>2</sup>	81,1	81,1	81,1	244	82,1	82,1	82,1	269	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	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	392	392	8		387	387	8	
	Corporates	110	87	87		110	87	87	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	93	69	68		179	169	169	
	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 <sup>2</sup>	392	392	392	1	387	387	387	1	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	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	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 <sup>2</sup>	0	0	0	0	0	0	0	0	

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

<sup>2</sup> Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures, additional valuation adjustments (AVA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	7	7	17	8	8	20		
	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	2	2	11	11	2	2		
	Corporates	32	30	19	32	30	19		
	of which: SME	3	2	1	3	2	1		
	Retail	2	2	2	2	2	2		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	2	1	2	1	1	1	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 <sup>(2)</sup>			1				1		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
CANADA	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	3	3	3	3	3	3		
	of which: SME	2	2	2	2	2	2		
	Retail	1	1	1	1	1	1		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	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 <sup>(2)</sup>			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
Country of Counterpart 7	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		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	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 <sup>(2)</sup>			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
Country of Counterpart 8	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		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	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 <sup>(2)</sup>			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
Country of Counterpart 9	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		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	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 <sup>(2)</sup>			0				0		

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

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

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
(in EUR, %)									
Country of Counterpart 10	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		
	of which: SME	0	0	0	0	0	0		
	Secured by mortgages on immovable property	0	0	0	0	0	0		
	of which: SME	0	0	0	0	0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	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 <sup>(2)</sup>			0				0		

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	40,967	41,627	149		41,996	41,551	507	
	Regional governments or local authorities	288	1	1		278	1	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	1,057	1,057	303		2,094	2,094	968	
	Corporates	9,489	8,881	6,452		9,349	6,794	6,406	
	Retail	3,086	3,032	2,656		3,554	2,722	2,282	
	of which: SME	8,641	4,123	2,855		8,623	4,165	2,888	
	Secured by mortgages on immovable property	2,961	1,463	864		2,957	1,458	862	
	of which: SME	17,139	16,321	8,728		17,669	16,676	9,051	
	of which: SME	2,613	2,534	2,399		2,942	2,842	2,705	
	Exposures in default	2,445	1,445	1,869	607	1,817	1,620	1,620	461
	Items associated with particularly high risk	1,865	1,447	2,170		1,908	1,458	2,188	
	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	283	283	529		248	248	421		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>4</sup>	88,246	78,939	24,143	1,099	88,964	80,243	24,637	885	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	40,914	41,150	94		41,906	41,161	323	
	Regional governments or local authorities	288	1	1		278	1	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	482	482	13		482	482	68	
	Corporates	2,562	1,367	1,247		2,991	1,758	1,632	
	Retail	1,055	682	570		1,153	734	617	
	of which: SME	8,066	3,969	2,729		8,100	3,897	2,767	
	Secured by mortgages on immovable property	2,858	1,431	844		2,823	1,426	842	
	of which: SME	13,724	13,221	6,662		13,724	13,221	6,670	
	of which: SME	1,873	1,805	1,752		2,157	2,062	2,028	
	Exposures in default	2,362	1,423	1,805	492	1,447	1,288	988	370
	Items associated with particularly high risk	1,478	1,151	1,728		1,496	1,138	1,707	
	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	283	283	529		248	248	421		
Other exposures	2,688	2,683	1,241		2,381	2,381	1,341		
Standardised Total <sup>4</sup>	88,246	78,939	24,143	823	88,964	80,243	24,637	622	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	0	260	23		71	207	154	
	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	482	482	13		482	482	68	
	Corporates	6,521	5,160	4,854		5,857	4,634	4,378	
	Retail	2,797	1,203	1,003		3,288	1,977	1,760	
	of which: SME	546	168	121		494	160	115	
	Secured by mortgages on immovable property	152	121	78		131	78	78	
	of which: SME	2,743	2,599	1,524		2,867	2,614	1,574	
	of which: SME	628	618	542		651	629	555	
	Exposures in default	286	202	302	107	494	361	470	83
	Items associated with particularly high risk	286	202	302		328	237	356	
	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 <sup>4</sup>	650	650	101	252	680	680	111	244	

(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 counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
FRANCE	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	482	482	13		1,037	1,037	21	
	Corporates	546	546	11		90	72	72	
	Retail	118	90	90		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	179	162	162		179	132	133	
	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 <sup>4</sup>	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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	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	43	33	33		50	39	39	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	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 <sup>4</sup>	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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	0	0	20	0	10	10	23	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	2	2	0	0	2	2	0	0
	Corporates	223	202	159	0	126	83	80	0
	of which: SME	3	3	2	0	1	1	1	0
	Retail	3	3	2	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	55	45	18	0	54	50	20	0
	of which: SME	4	4	4	0	3	3	3	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	82	75	112	0	63	62	92	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>4</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	3	3	3	0	0	0	0	0
	of which: SME	1	1	1	0	0	0	0	0
	Retail	2	2	2	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
<b>Standardised Total<sup>2</sup></b>								<b>0</b>	

(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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach											
		As of 30/09/2021					As of 31/12/2021						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
Consolidated data	Central banks and central governments	10,174	0	10,156	62	0	1	10,103	0	10,518	706	0	1
	Institutions	15,413	0	15,491	2,033	0	1	16,096	0	16,621	2,338	0	1
	Corporates	15,512	518	13,665	13,224	0	642	16,026	462	14,056	13,737	0	638
	Corporates - Of Which: Specialised Lending	1,627	0	1,467	956	0	1	1,799	0	1,546	1,077	0	10
	Corporates - Of Which: SME	2,993	399	2,347	2,523	0	185	2,804	332	2,224	2,270	0	269
	Retail	18,850	711	18,492	5,123	547	212	18,759	479	18,416	5,437	692	195
	Retail - Secured on real estate property	18,850	711	18,492	5,123	547	212	18,759	479	18,416	5,437	692	195
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				20,467						22,224			

(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 Securitisation position unless in the results prior to the 2015 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
IRELAND	Central banks and central governments	0	0	59	0	0	0	0	0	220	0	0
	Institutions	124	0	120	43	0	0	120	0	130	94	0
	Corporates	10,034	491	8,314	7,493	0	507	10,198	439	8,199	7,778	0
	Corporates - Of Which: Specialised Lending	896	0	805	506	0	2	915	0	826	511	0
	Corporates - Of Which: SME	2,981	399	2,336	2,511	0	185	2,791	332	2,123	2,260	0
	Retail	18,798	707	18,439	5,103	544	210	18,710	476	18,367	5,415	687
	Retail - Secured on real estate property	18,798	707	18,439	5,103	544	210	18,710	476	18,367	5,415	687
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	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	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	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>												

(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 Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	Central banks and central governments	7,465	0	7,465	0	0	0	6,917	0	6,917	315	0
	Institutions	6,950	0	6,998	298	0	0	7,230	0	7,280	692	0
	Corporates	794	0	776	621	0	9	950	0	890	786	0
	Corporates - Of Which: Specialised Lending	394	0	344	239	0	0	424	0	394	281	0
	Corporates - Of Which: SME	4	0	4	5	0	0	4	0	4	4	0
	Retail	25	2	25	11	2	1	22	2	22	12	3
	Retail - Secured on real estate property	25	2	25	11	2	1	22	2	22	12	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	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	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	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>												

(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 Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	Central banks and central governments	346	0	452	0	0	0	397	0	399	18	0
	Institutions	1,796	0	1,519	136	0	0	1,745	0	1,964	240	0
	Corporates	526	0	497	467	0	5	510	0	480	463	0
	Corporates - Of Which: Specialised Lending	44	0	44	17	0	0	44	0	43	24	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	2	0	1	1	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	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	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	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>												

(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 Approach										
		As of 30/09/2021					As of 31/12/2021					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
GERMANY	Central banks and central governments	42	0	42	0	0	0	43	0	43	2	0
	Institutions	765	0	771	80	0	0	1,002	0	1,915	121	0
	Corporates	296	2	291	239	0	2	292	1	287	253	0
	Corporates - Of Which: Specialised Lending	45	0	45	22	0	0	43	0	42	16	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	3	0	3	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property	3	0	3	1	0	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	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	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	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>												

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	(in EUR, %)												
	Central banks and central governments	9,920	0	9,658	449	0	8,940	0	9,323	661	0	1	
	Institutions	19,798	0	19,533	2,466	0	20,718	0	20,455	2,517	0	1	
	Corporates	18,239	492	14,236	13,756	0	638	18,429	422	14,508	13,833	0	499
	Corporates - Of Which: Specialised Lending	1,923	34	1,762	1,967	0	29	1,994	29	1,759	1,594	0	17
	Corporates - Of Which: SME	2,995	324	2,330	2,390	0	209	2,988	261	2,371	2,453	0	152
	Retail	18,811	461	18,477	5,524	663	180	18,894	271	18,542	5,320	417	96
	Retail - Secured on real estate property	18,811	461	18,477	5,524	663	180	18,894	271	18,542	5,320	417	96
	Retail - Secured on real estate property - Of Which: SME	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total<sup>3</sup></b>				<b>22,401</b>						<b>22,337</b>			

(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 Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of countryparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	151	0	151	69	0	94	0	94	69	11	0	
	Corporates	10,361	470	8,546	7,800	0	498	10,170	387	8,612	7,733	0	364
	Corporates - Of Which: Specialised Lending	986	34	865	479	0	17	919	29	831	504	0	15
	Corporates - Of Which: SME	2,967	324	2,354	2,361	0	206	2,961	261	2,367	2,426	0	149
	Retail	18,794	448	18,430	5,504	639	180	18,899	271	18,497	5,303	416	95
	Retail - Secured on real estate property	18,794	448	18,430	5,504	639	180	18,899	271	18,497	5,303	416	95
	Retail - Secured on real estate property - Of Which: SME	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total</b>													

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(in EUR, %)												
	Central banks and central governments	6,045	0	6,045	275	0	5,918	0	5,918	259	0	0	
	Institutions	2,283	0	2,283	962	0	7,255	0	7,259	808	0	0	
	Corporates	1,003	0	917	885	0	7	988	0	934	852	0	8
	Corporates - Of Which: Specialised Lending	446	0	381	275	0	1	427	0	386	318	0	1
	Corporates - Of Which: SME	18	0	18	22	3	0	18	0	18	21	3	0
	Retail	22	1	22	11	2	0	21	0	21	9	1	0
	Retail - Secured on real estate property	22	1	22	11	2	0	21	0	21	9	1	0
	Retail - Secured on real estate property - Of Which: SME	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 - 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	0	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total</b>													

(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 Approach											
		As of 31/03/2022					As of 30/06/2022						
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions				
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	14,623	0	14,623	385	0	15,271	0	15,326	528	0	0	
	Corporates	532	0	491	472	0	8	560	0	530	509	0	9
	Corporates - Of Which: Specialised Lending	43	0	43	24	0	0	71	0	70	42	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	2	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	
	Retail - Secured on real estate property - Of Which: SME	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 - 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	0	0	0	0	0	0	0	0	0	0	0		
<b>IRB Total</b>													

(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 Approach										
		As of 31/03/2022					As of 30/06/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
GERMANY	(in EUR, %)											
	Central banks and central governments	18	0	18	2	0	10	0	10	0	0	0
	Institutions	2,413	0	2,411	123	0	2,843	0	2,861	222	0	0
	Corporates	271	1	246	249	0	2	287	264	0	0	3
	Corporates - Of Which: Specialised Lending	42	0	42	17	0	46	46	39	17	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	3	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	3	0	3	1	0	0
	Retail - Secured on real estate property - Of Which: SME	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 - 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	0	0	0	0	0	0	0	0	0	0	0	
<b>IRB Total</b>												

(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).













## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

AIB Group plc

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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 amortized 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	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		122	122	0	0	96	26	0	0	0	0	0	0	0	0	0	6

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (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 counterparties (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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP













**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

AIB Group plc

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
€ 0 - 3M	Africa															
€ 3M - 1Y																
€ 1Y - 2Y																
€ 2Y - 3Y																
€ 3Y - 5Y																
€ 5Y - 10Y																
€ 10Y - more																
<b>Total</b>																
€ 0 - 3M	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
€ 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
€ 1Y - 2Y		46	46	0	0	46	0	0	0	0	0	0	0	0	0	0
€ 2Y - 3Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
€ 3Y - 5Y		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
€ 5Y - 10Y	67	67	0	0	41	26	0	0	0	0	0	0	0	0	0	
€ 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>113</b>	<b>113</b>	<b>0</b>	<b>0</b>	<b>87</b>	<b>26</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5</b>

**Notes and definitions**

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (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 counterparties (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, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
AIB Group plc

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>		On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>2</sup>		On performing exposures <sup>3</sup>		On non-performing exposures <sup>3</sup>				
			Of which: defaulted		Of which Stage 3						Of which: defaulted		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	41,394	0	0	0	0	0	0	0	0	43,066	0	0	0	0	0	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	16,696	0	0	0	0	3	0	0	0	16,821	0	0	0	0	4	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,383	0	0	0	0	1	0	0	0	8,382	0	0	0	0	1	0	0	0		
Credit institutions	5,949	0	0	0	0	1	0	0	0	5,955	0	0	0	0	1	0	0	0		
Other financial corporations	1,719	0	0	0	0	0	0	0	0	1,866	0	0	0	0	0	0	0	0		
Non-financial corporations	654	0	0	0	0	1	0	0	0	676	0	0	0	0	1	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	62,570	43	3,467	3,467	3,135	1,045	927	889	2,162	62,724	58	3,129	3,129	2,888	945	942	918	1,809		
Central banks	361	0	0	0	0	0	0	0	0	361	0	0	0	0	0	0	0	0		
General governments	74	0	0	0	0	1	0	0	0	86	0	0	0	0	0	0	0	0		
Credit institutions	2,828	0	0	0	0	0	0	0	0	2,969	0	0	0	0	0	0	0	0		
Other financial corporations	1,374	0	3	3	3	26	2	2	1	1,489	0	3	3	3	25	2	2	0		
Non-financial corporations	25,107	11	1,769	1,769	1,580	828	419	417	1,093	25,193	19	1,834	1,834	1,662	763	459	459	1,114		
of which: small and medium-sized enterprises	13,548	9	1,144	1,144	1,141	352	275	271	726	11,004	11	1,155	1,155	1,154	314	308	308	715		
of which: Loans collateralised by commercial immovable property	7,636	7	1,087	1,087	907	363	144	143	926	7,641	14	1,098	1,098	929	322	192	191	891		
Households	32,822	32	1,694	1,694	1,551	190	507	470	1,069	32,636	39	1,292	1,292	1,222	155	480	457	698		
of which: Loans collateralised by residential immovable property	29,031	20	1,317	1,317	1,189	92	302	269	1,011	28,825	25	914	914	849	81	263	243	649		
of which: Credit for consumption	2,672	11	241	241	240	81	152	152	19	2,681	14	245	245	245	64	159	159	14		
<b>DEBT INSTRUMENTS OTHER THAN MTF</b>	120,660	43	3,467	3,467	3,135	1,049	927	889	2,162	122,611	58	3,129	3,129	2,888	948	942	918	1,809		
<b>OFF-BALANCE SHEET EXPOSURES</b>	14,213		168	168	168	65	17	17	0	14,547		161	161	161	57	22	22	0		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(4)</sup> 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 PFRSP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit engaged at initial recognition are not included in the impairment stages, as it was the case in previous periods.

**2022 EU-wide Transparency Exercise**  
Performing and non-performing exposures  
AIB Group plc

	As of 31/03/2022										As of 30/06/2022												
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(4)</sup>			Of which performing but past due > 30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(4)</sup>							
			Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which Stage 3		Of which Stage 3					
<b>Cash balances at central banks and other demand deposits</b>	41,928	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	16,802	0	0	0	0	4	0	0	0	0	16,974	0	0	0	0	5	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,073	0	0	0	0	1	0	0	0	0	7,912	0	0	0	1	0	0	0	0	0	0	0	0
Credit institutions	6,115	0	0	0	0	1	0	0	0	0	6,181	0	0	0	1	0	0	0	0	0	0	0	0
Other financial corporations	1,924	0	0	0	0	1	0	0	0	0	2,134	0	0	0	2	0	0	0	0	0	0	0	0
Non-financial corporations	696	0	0	0	0	1	0	0	0	0	747	0	0	0	2	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	63,444	77	3,095	3,095	2,795	912	899	881	1,766	63,433	49	2,436	2,436	2,240	776	629	618	1,495					
Central banks	352	0	0	0	0	0	0	0	0	336	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	85	0	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	3,336	0	0	0	0	0	0	0	0	3,627	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1,541	0	3	3	3	25	2	2	1	1,529	0	1	1	1	28	0	0	0	0	0	0	0	0
Non-financial corporations	23,464	30	1,468	1,468	1,299	694	304	304	966	23,542	16	1,307	1,307	1,138	615	233	233	878					
of which: small and medium-sized enterprises	9,849	29	891	891	894	290	200	200	597	9,862	15	817	817	817	289	155	155	574					
of which: Loans collateralised by commercial immovable property	6,856	23	908	908	739	302	107	107	796	7,266	6	905	905	733	241	108	108	703					
Households	34,663	46	1,535	1,535	1,483	103	594	576	798	34,320	33	1,129	1,129	1,100	126	398	387	618					
of which: Loans collateralised by residential immovable property	28,531	26	893	893	849	86	249	235	642	28,819	16	671	671	648	46	184	175	485					
of which: Credit for consumption	2,650	14	243	243	242	66	157	157	15	2,652	13	203	203	202	53	130	130	15					
<b>DEBT INSTRUMENTS other than HFT</b>	122,171	77	3,095	3,095	2,795	915	899	881	1,766	125,556	49	2,436	2,436	2,240	776	629	618	1,495					
<b>OFF-BALANCE SHEET EXPOSURES</b>	14,241		135	135	135	63	22	22	0	14,647		131	131	131	57	18	18						

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD)  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment 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 PFRSP Annexes (Annexes F - 18.01 / F - 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

AIB Group plc

	As of 30/09/2021					As of 31/12/2021						
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,764</b>	<b>2,321</b>	<b>1,041</b>	<b>551</b>	<b>3,119</b>	<b>1,583</b>	<b>4,332</b>	<b>1,934</b>	<b>1,009</b>	<b>544</b>	<b>2,740</b>	<b>1,218</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	52	1	21	1	1	0	52	1	20	1	1	0
Non-financial corporations	2,953	1,038	647	200	1,815	702	2,924	1,045	639	222	1,811	699
of which: small and medium-sized enterprises	1,412	604	270	126	896	318	1,343	580	286	153	829	281
Households	1,759	1,282	372	350	1,304	881	1,355	887	351	322	928	519
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,764</b>	<b>2,321</b>	<b>1,041</b>	<b>551</b>	<b>3,119</b>	<b>1,583</b>	<b>4,332</b>	<b>1,934</b>	<b>1,009</b>	<b>544</b>	<b>2,740</b>	<b>1,218</b>
<b>Loan commitments given</b>	<b>108</b>	<b>21</b>	<b>13</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>125</b>	<b>34</b>	<b>12</b>	<b>1</b>	<b>0</b>	<b>0</b>
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	881						642					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	107						86					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> 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 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

## 2022 EU-wide Transparency Exercise

### Forborne exposures

AIB Group plc

	As of 31/03/2022						As of 30/06/2022					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	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)	4,338	1,971	992	531	2,883	1,285	3,737	1,570	691	321	2,618	1,087
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	51	0	19	0	1	0	51	0	22	0	0	0
Non-financial corporations	2,796	988	558	159	1,889	728	2,537	894	438	107	1,772	670
of which: small and medium-sized enterprises	1,425	582	232	95	1,046		1,320	528	210	68	982	
Households	1,491	983	415	372	993	558	1,149	676	231	214	845	417
DEBT INSTRUMENTS other than HFT	4,338	1,971	992	531	2,883		3,737	1,570	691	321	2,618	
Loan commitments given	105	25	10	1	0	0	147	26	11	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	793						579					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	84						214					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2022 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
AIB Group plc

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	1,697	91	91	1,697	57	0	1,659	92	92	1,659	59	0	645	28	28	645	16	0	632	33	33	632	15	0
B Mining and quarrying	32	2	2	32	2	0	26	2	2	26	2	0	28	2	2	28	2	0	26	6	6	26	6	0
C Manufacturing	2,619	49	49	2,619	52	0	2,547	57	57	2,547	53	0	2,539	58	58	2,539	63	0	2,710	54	54	2,710	65	0
D Electricity, gas, steam and air conditioning supply	1,803	0	0	1,803	17	0	1,853	0	0	1,853	28	0	1,948	29	29	1,948	31	0	1,935	29	29	1,935	34	0
E Water supply	201	6	6	201	4	0	232	5	5	232	5	0	232	5	5	232	4	0	218	5	5	218	3	0
F Construction	1,509	33	33	1,509	52	0	1,494	37	37	1,494	49	0	1,849	32	32	1,849	39	0	1,883	41	41	1,883	45	0
G Wholesale and retail trade	1,722	229	229	1,722	98	0	1,724	147	147	1,724	111	0	1,657	140	140	1,657	97	0	1,582	85	85	1,582	63	0
H Transport and storage	1,163	32	32	1,163	45	0	1,343	31	31	1,343	46	0	1,287	16	16	1,287	35	0	1,286	15	15	1,286	34	0
I Accommodation and food service activities	3,078	565	565	3,078	475	0	2,966	539	539	2,966	446	0	2,769	423	423	2,769	396	0	2,548	378	378	2,548	314	0
J Information and communication	1,940	19	19	1,940	28	0	1,441	23	23	1,441	35	0	1,154	27	27	1,154	31	0	1,154	27	27	1,154	26	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	6,017	715	715	5,760	287	0	6,000	739	739	5,756	253	0	5,520	576	576	5,278	160	0	5,712	500	500	5,470	147	0
M Professional, scientific and technical activities	753	31	31	753	31	0	768	29	29	768	31	0	666	14	14	666	19	0	711	13	13	711	19	0
N Administrative and support service activities	257	15	15	257	17	0	240	15	15	240	18	0	239	14	14	239	15	0	239	20	20	239	14	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	343	8	8	343	8	0	238	8	8	238	8	0	244	7	7	244	20	0	203	6	6	203	5	0
Q Human health services and social work activities	1,618	32	32	1,618	28	0	1,566	63	63	1,566	32	0	1,590	59	59	1,590	30	0	1,639	60	60	1,639	30	0
R Arts, entertainment and recreation	447	26	26	447	27	0	431	27	27	431	18	0	390	29	29	390	18	0	364	31	31	364	23	0
S Other services	817	20	20	817	27	0	786	19	19	786	28	0	696	11	11	696	20	0	689	9	9	689	13	0
Loans and advances	25,102	1,789	1,789	24,850	1,247	0	25,193	1,834	1,834	24,949	1,223	0	23,464	1,468	1,468	23,222	997	0	23,542	1,307	1,307	23,300	866	0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

**2022 EU-wide Transparency Exercise**  
**Collateral valuation - loans and advances**  
AIB Group plc

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	62,570	59,103	43	3,467	2,196	62,724	59,596	58	3,129	1,949	63,441	60,436	77	3,005	1,858	63,433	60,997	49	2,436	1,628
Of which secured	46,453	42,724	29	2,729	1,876	45,707	43,304	42	2,403	1,631	46,848	44,531	56	2,317	1,585	47,137	45,246	29	1,890	1,246
Of which secured with immovable property	38,266	35,734	28	2,532	1,732	38,073	35,946	41	2,127	1,406	38,582	36,485	51	2,097	1,398	38,738	36,985	24	1,753	1,230
Of which instruments with LTV higher than 50% and lower or equal to 80%	8,986	8,638		347	216	8,914	8,628		285	166	8,356	8,131		225	122	8,020	7,868		152	79
Of which instruments with LTV higher than 80% and lower or equal to 100%	2,656	2,457		149	83	1,349	1,236		113	69	1,243	1,147		94	58	1,338	1,261		78	45
Of which instruments with LTV higher than 100%	421	302		118	66	323	269		94	24	329	283		46	39	280	248		32	13
Accumulated impairment for secured assets	1,131	607	2	524	270	1,119	557	2	562	306	1,107	577	2	529	294	836	470	1	367	175
Collateral																				
Of which value capped at the value of exposure	42,900	40,786	27	2,113	1,535	43,038	41,276	38	1,761	1,266	44,158	42,440	50	1,719	1,241	44,907	43,457	24	1,450	1,115
Of which immovable property	36,861	34,939	27	2,022	1,470	36,726	35,114	38	1,613	1,140	37,250	35,629	50	1,621	1,152	37,596	36,195	23	1,400	1,069
Of which value above the cap	75,080	69,842	47	5,238	3,358	80,520	74,765	84	5,756	3,971	86,130	80,328	114	5,801	3,995	86,525	81,847	48	4,678	3,521
Of which immovable property	70,304	65,225	47	5,079	3,275	73,619	68,037	84	5,582	3,889	78,251	72,624	114	5,627	3,893	77,717	73,129	45	4,588	3,471
Financial guarantees received	782	733	1	49	43	747	699	1	48	39	817	771	4	47	37	828	782	4	46	37
Accumulated partial write-off	-1,149	-14	-14	-1,135	-54	-1,082	-15	-15	-1,068	-39	-1,043	-18	0	-1,024	-33	-281	-16	0	-265	-27

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.