2021 EU-wide Stress Test

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

2021 EU-wide Stress Test: Summary

AIB Group plc

Row Num	(mln EUR, %)	1	2	3	4	5	6	7
		Actual	Baseline Scenario			Adverse Scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	1,872	1,740	1,686	1,612	1,630	1,551	1,444
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	-30	-25	-25	-25	-51	-25	-25
3	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-1,420	69	-332	-279	-836	-839	-791
4	**Profit or (-) loss for the year**	**-739**	**305**	**-72**	**-91**	**-965**	**-927**	**-973**
5	Coverage ratio: non-performing exposure (%)	31.71%	30.90%	29.43%	28.63%	37.27%	35.89%	35.05%
6	Common Equity Tier 1 capital	10,046	9,229	8,632	7,961	8,251	6,806	5,264
7	Total Risk exposure amount (all transitional adjustments included)	53,036	53,989	54,161	54,319	54,286	54,657	54,909
8	**Common Equity Tier 1 ratio, %**	**18.94%**	**17.09%**	**15.94%**	**14.66%**	**15.20%**	**12.45%**	**9.59%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**15.56%**	**15.27%**	**14.78%**	**14.16%**	**12.84%**	**10.86%**	**8.80%**
10	Tier 1 capital	11,162	10,345	9,747	9,076	9,367	7,922	6,379
11	Total leverage ratio exposures	113,344	113,344	113,344	113,344	113,344	113,344	113,344
12	**Leverage ratio, %**	**9.85%**	**9.13%**	**8.60%**	**8.01%**	**8.26%**	**6.99%**	**5.63%**
13	**Fully loaded leverage ratio, %**	**8.35%**	**8.39%**	**8.19%**	**7.91%**	**7.22%**	**6.31%**	**5.33%**
	Memorandum items							
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions)[1]		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event[2]		0	0	0	0	0	0
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario[2]		0	0	0	0	0	0

[1] Conversions not considered for CET1 computation

[2] Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)
18	**New definition of default?**	Yes

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	AIB Group plc	Central banks	0	0	6,317	0	0	0	0	0	6,060	0	0	0	0	0	-
2		Central governments	0	0	3,012	0	0	0	48	0	25	6	0	0	0	0	0.00%
3		Institutions	0	0	14,433	0	0	0	2,024	0	393	0	0	0	0	0	-
4		Corporates	0	0	12,587	539	0	0	14,017	0	8,106	3,792	539	68	457	155	28.68%
5		Corporates - Of Which: Specialised Lending	0	0	1,210	0	0	0	899	0	1,051	9	0	2	0	0	-
6		Corporates - Of Which: SME	0	0	2,631	359	0	0	3,258	0	1,375	1,256	359	37	151	90	25.09%
7		Retail	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%
8		Retail - Secured on real estate property	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	17,528	1,058	0	0	4,977	750	0	0	16,341	1,186	1,058	21	31	315	29.79%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		Equity	0	0			0	0			0	0	0	0	0	0	-
16		Securitisation															
17		Other non-credit obligation assets	6	0			6	0			3	4	0	0	0	0	-
18		IRB TOTAL	**17,534**	**1,058**	**36,349**	**539**	**4,983**	**750**	**16,088**	**0**	**30,928**	**4,988**	**1,598**	**89**	**489**	**470**	**29.41%**

RowNum																	
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
19	IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
21		Institutions	0	0	448	0	0	0	34	0	20	0	0	0	0	0	-
22		Corporates	0	0	7,531	480	0	0	8,227	0	4,442	2,881	480	44	314	143	29.79%
23		Corporates - Of Which: Specialised Lending	0	0	771	0	0	0	558	0	715	9	0	1	0	0	-
24		Corporates - Of Which: SME	0	0	2,621	359	0	0	3,245	0	1,373	1,248	359	37	150	90	25.09%
25		Retail	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%
26		Retail - Secured on real estate property	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	17,513	1,051	0	0	4,969	744	0	0	16,330	1,183	1,051	21	31	313	29.82%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
33		Equity	0	0			0	0			0	0	0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets	6	0			6	0			3	4	0	0	0	0	-
36		IRB TOTAL	**17,519**	**1,051**	**7,979**	**480**	**4,975**	**744**	**8,261**	**0**	**20,794**	**4,068**	**1,531**	**64**	**346**	**456**	**29.81%**

RowNum																	
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
37	UNITED KINGDOM	Central banks	0	0	5,900	0	0	0	0	0	5,900	0	0	0	0	0	-
38		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Institutions	0	0	4,842	0	0	0	560	0	229	0	0	0	0	0	-
40		Corporates	0	0	704	42	0	0	661	0	393	158	42	2	13	10	22.97%
41		Corporates - Of Which: Specialised Lending	0	0	241	0	0	0	162	0	201	1	0	0	0	0	-
42		Corporates - Of Which: SME	0	0	11	0	0	0	14	0	2	8	0	0	1	0	-
43		Retail	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%
44		Retail - Secured on real estate property	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	8	5	0	0	5	4	0	0	6	2	5	0	0	1	27.87%
47		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
48		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
51		Equity	0	0			0	0			0	0	0	0	0	0	-
52		Securitisation															
53		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
54		IRB TOTAL	**8**	**5**	**11,446**	**42**	**5**	**4**	**1,221**	**0**	**6,528**	**160**	**47**	**2**	**13**	**11**	**23.51%**

RowNum																	
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
55	UNITED STATES	Central banks	0	0	191	0	0	0	0	0	154	0	0	0	0	0	-
56		Central governments	0	0	256	0	0	0	0	0	0	0	0	0	0	0	-
57		Institutions	0	0	355	0	0	0	66	0	58	0	0	0	0	0	-
58		Corporates	0	0	2,237	5	0	0	2,754	0	1,750	413	5	14	41	1	15.12%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
61		Retail	2	0	0	0	0	0	0	0	1	0	0	0	0	0	3.28%
62		Retail - Secured on real estate property	2	0	0	0	0	0	0	0	1	0	0	0	0	0	3.28%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	0	0	0	0	1	0	0	0	0	0	3.28%
65		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
69		Equity	0	0			0	0			0	0	0	0	0	0	-
70		Securitisation															
71		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
72		IRB TOTAL	**2**	**0**	**3,039**	**5**	**0**	**0**	**2,819**	**0**	**1,963**	**413**	**5**	**14**	**41**	**1**	**14.53%**

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
73		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
74		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
75		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
81	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
84		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
87		Equity	0	0			0	0			0	0	0	0	0	0	-
88		Securitisation															
89		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
91		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
92		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
93		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
99	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
102		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
105		Equity	0	0			0	0			0	0	0	0	0	0	-
106		Securitisation															
107		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
109		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
111		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
117	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
123		Equity	0	0			0	0			0	0	0	0	0	0	-
124		Securitisation															
125		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
RowNum		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
129		Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
135	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
138		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
141		Equity	0	0			0	0			0	0	0	0	0	0	-
142		Securitisation															
143		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
145		**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
148		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
153	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
159		**Equity**	0	0			0	0			0	0	0	0	0	0	-
160		**Securitisation**															
161		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
163		**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
166		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
171	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
177		**Equity**	0	0			0	0			0	0	0	0	0	0	-
178		**Securitisation**															
179		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Actual														
			31/12/2020														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
181		**Central banks**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
183		**Institutions**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
184		**Corporates**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
189	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
195		**Equity**	0	0			0	0			0	0	0	0	0	0	-
196		**Securitisation**															
197		**Other non-credit obligation assets**	0	0			0	0			0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks	6,055	2	3	1	0	1	40.00%	6,050	4	6	1	0	2	40.00%	6,045	5	9	1	0	4	40.00%
2		Central governments	25	6	0	0	0	0	1.51%	25	6	0	0	0	0	2.77%	25	6	0	0	0	0	3.95%
3		Institutions	392	1	0	0	0	0	14.41%	391	1	1	0	0	0	11.84%	390	1	2	0	0	0	11.31%
4		Corporates	8,524	3,031	883	28	149	264	29.86%	8,528	2,724	1,185	22	123	355	29.97%	8,512	2,502	1,424	23	107	430	30.22%
5		Corporates - Of Which: Specialised Lending	1,058	3	0	0	0	0	21.65%	1,058	2	0	0	0	0	21.63%	1,057	3	0	0	0	0	21.61%
6		Corporates - Of Which: SME	1,556	861	572	19	40	151	26.30%	1,633	632	725	14	22	192	26.41%	1,721	450	819	15	16	217	26.53%
7		Retail	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%
8		Retail - Secured on real estate property	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	14,952	2,412	1,222	8	21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-
18		**IRB TOTAL**	**29,950**	**5,454**	**2,109**	**37**	**170**	**597**	**28.31%**	**29,592**	**5,309**	**2,613**	**30**	**147**	**711**	**27.19%**	**29,580**	**4,908**	**3,025**	**31**	**128**	**804**	**26.59%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		Institutions	19	0	0	0	0	0	1.96%	18	1	1	0	0	0	1.91%	18	1	1	0	0	0	1.93%
22		Corporates	4,919	2,117	767	24	87	227	29.56%	5,052	1,752	1,000	19	60	292	29.22%	5,157	1,479	1,167	19	50	340	29.13%
23		Corporates - Of Which: Specialised Lending	721	2	0	0	0	0	21.65%	722	2	0	0	0	0	21.63%	721	2	0	0	0	0	21.61%
24		Corporates - Of Which: SME	1,550	858	571	19	40	150	26.27%	1,625	630	724	14	22	191	26.37%	1,713	449	817	15	16	216	26.48%
25		Retail	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
26		Retail - Secured on real estate property	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,595	2,387	1,581	7	21	368	23.29%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-
36		**IRB TOTAL**	**19,882**	**4,529**	**1,981**	**32**	**108**	**557**	**28.10%**	**19,658**	**4,322**	**2,412**	**25**	**84**	**643**	**26.65%**	**19,773**	**3,871**	**2,749**	**26**	**71**	**708**	**25.76%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks	5,895	2	3	1	0	1	40.00%	5,891	4	6	1	0	2	40.00%	5,886	5	9	1	0	4	40.00%
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Institutions	229	0	0	0	0	0	40.00%	229	0	0	0	0	0	40.00%	228	0	0	0	0	0	40.00%
40		Corporates	481	62	49	0	5	13	25.54%	505	31	57	0	3	15	27.00%	513	18	62	0	2	17	27.73%
41		Corporates - Of Which: Specialised Lending	202	0	0	0	0	0	21.65%	202	0	0	0	0	0	21.63%	201	1	0	0	0	0	21.61%
42		Corporates - Of Which: SME	6	4	1	0	0	0	45.78%	8	2	2	0	0	1	46.42%	8	1	2	0	0	1	46.81%
43		Retail	6	2	5	0	0	1	27.02%	5	2	6	0	0	2	26.11%	5	2	6	0	0	2	25.43%
44		Retail - Secured on real estate property	6	2	5	0	0	1	27.02%	5	2	6	0	0	2	26.11%	5	2	6	0	0	2	25.43%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	6	2	5	0	0	1	27.02%	5	2	6	0	0	2	26.11%	5	2	6	0	0	2	25.43%
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**6,611**	**66**	**58**	**1**	**5**	**15**	**26.44%**	**6,629**	**37**	**68**	**1**	**3**	**19**	**28.09%**	**6,633**	**25**	**77**	**1**	**2**	**22**	**29.02%**

RowNum		(mln EUR, %)	Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks	154	0	0	0	0	0	40.00%	154	0	0	0	0	0	40.00%	154	0	0	0	0	0	40.00%
56		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Institutions	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%
58		Corporates	1,460	675	33	4	37	12	37.01%	1,261	837	70	3	44	27	38.58%	1,116	939	113	3	43	44	39.11%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Retail	1	0	0	0	0	0	12.45%	1	0	0	0	0	0	12.46%	1	0	0	0	0	0	12.38%
62		Retail - Secured on real estate property	1	0	0	0	0	0	12.45%	1	0	0	0	0	0	12.46%	1	0	0	0	0	0	12.38%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	12.45%	1	0	0	0	0	0	12.46%	1	0	0	0	0	0	12.38%
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**1,673**	**675**	**33**	**4**	**37**	**12**	**36.78%**	**1,474**	**837**	**70**	**3**	**44**	**27**	**38.44%**	**1,329**	**939**	**113**	**3**	**43**	**44**	**39.02%**

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		**Securitisation**																					
89		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		**Securitisation**																					
107		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		**Securitisation**																					
125		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		**Securitisation**																					
143		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		Securitisation																					
161		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		Securitisation																					
179		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		Securitisation																					
197		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks	6,053	2	5	2	0	2	40.00%	6,045	4	11	2	0	4	40.00%	6,037	5	17	2	0	7	40.00%
2		Central governments	25	6	0	0	0	0	1.51%	25	6	0	0	0	0	2.77%	25	6	0	0	0	0	3.95%
3		Institutions	392	1	1	0	0	0	17.99%	390	1	2	0	0	0	13.26%	388	2	3	0	0	0	11.14%
4		Corporates	8,269	3,180	989	53	273	331	33.44%	7,878	3,010	1,550	70	228	530	34.21%	7,241	3,005	2,191	56	260	765	34.91%
5		Corporates - Of Which: Specialised Lending	1,058	3	0	0	0	0	21.65%	1,058	2	0	0	0	0	21.63%	1,051	9	1	0	1	0	21.66%
6		Corporates - Of Which: SME	1,515	883	592	31	66	175	29.56%	1,465	715	810	28	45	240	29.61%	1,403	598	988	24	34	294	29.74%
7		Retail	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
8		Retail - Secured on real estate property	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	14,569	2,739	1,278	22	56	352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	18	199	475	24.35%
11		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Securitisation																					
17		Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-
18		**IRB TOTAL**	**29,309**	**5,931**	**2,273**	**77**	**329**	**685**	**30.11%**	**27,758**	**6,606**	**3,150**	**94**	**374**	**943**	**29.92%**	**26,233**	**7,118**	**4,162**	**77**	**459**	**1,247**	**29.96%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
20		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		Institutions	19	0	0	0	0	0	2.44%	18	1	1	0	0	0	2.34%	16	2	2	0	0	0	2.39%
22		Corporates	4,855	2,157	791	39	160	259	32.70%	4,770	1,922	1,111	42	142	364	32.76%	4,473	1,891	1,439	36	133	477	33.18%
23		Corporates - Of Which: Specialised Lending	721	2	0	0	0	0	21.65%	722	2	0	0	0	0	21.63%	717	6	1	0	1	0	21.65%
24		Corporates - Of Which: SME	1,509	879	591	30	65	174	29.52%	1,459	713	808	28	44	239	29.55%	1,397	597	986	24	34	292	29.68%
25		Retail	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
26		Retail - Secured on real estate property	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
27		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Retail - Secured on real estate property - Of Which: non-SME	14,558	2,735	1,270	22	56	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,530	4,092	1,941	18	199	473	24.35%
29		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Securitisation																					
35		Other non-credit obligation assets	3	4	0	0	0	0	-	3	4	0	0	0	0	-	3	4	0	0	0	0	-
36		**IRB TOTAL**	**19,435**	**4,896**	**2,061**	**61**	**216**	**608**	**29.50%**	**18,198**	**5,503**	**2,691**	**64**	**288**	**770**	**28.60%**	**17,022**	**5,988**	**3,383**	**54**	**332**	**950**	**28.09%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks	5,893	2	5	2	0	2	40.00%	5,886	4	11	2	0	4	40.00%	5,878	5	17	2	0	7	40.00%
38		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Institutions	229	0	0	0	0	0	40.00%	228	0	0	0	0	0	40.00%	228	0	1	0	0	0	40.00%
40		Corporates	475	67	50	0	12	13	26.31%	488	40	65	3	9	19	29.75%	450	52	92	2	14	30	32.57%
41		Corporates - Of Which: Specialised Lending	202	0	0	0	0	0	21.65%	202	0	0	0	0	0	21.62%	200	2	0	0	0	0	21.66%
42		Corporates - Of Which: SME	6	4	1	0	1	1	50.73%	7	2	2	0	0	1	51.68%	7	1	3	0	0	1	52.47%
43		Retail	5	2	5	0	0	2	29.05%	5	2	6	0	0	2	28.08%	4	2	6	0	0	2	27.18%
44		Retail - Secured on real estate property	5	2	5	0	0	2	29.05%	5	2	6	0	0	2	28.08%	4	2	6	0	0	2	27.18%
45		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
46		Retail - Secured on real estate property - Of Which: non-SME	5	2	5	0	0	2	29.05%	5	2	6	0	0	2	28.08%	4	2	6	0	0	2	27.18%
47		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
48		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
49		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
50		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
51		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
52		Securitisation																					
53		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
54		**IRB TOTAL**	**6,603**	**71**	**61**	**3**	**12**	**17**	**27.75%**	**6,607**	**46**	**82**	**5**	**10**	**26**	**31.05%**	**6,560**	**59**	**115**	**4**	**14**	**38**	**33.40%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks	154	0	0	0	0	0	40.00%	154	0	0	0	0	0	40.00%	154	0	0	0	0	0	40.00%
56		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
57		Institutions	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%	58	0	0	0	0	0	40.00%
58		Corporates	1,303	762	103	14	48	42	41.09%	991	931	245	10	40	99	40.42%	926	838	403	8	32	162	40.22%
59		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
60		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
61		Retail	1	0	0	0	0	0	16.42%	1	0	0	0	0	0	16.48%	1	0	0	0	0	0	16.29%
62		Retail - Secured on real estate property	1	0	0	0	0	0	16.42%	1	0	0	0	0	0	16.48%	1	0	0	0	0	0	16.29%
63		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
64		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	16.42%	1	0	0	0	0	0	16.48%	1	0	0	0	0	0	16.29%
65		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
66		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
67		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
68		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
69		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
70		Securitisation																					
71		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		**IRB TOTAL**	**1,516**	**762**	**103**	**14**	**48**	**42**	**41.01%**	**1,204**	**932**	**246**	**10**	**40**	**99**	**40.38%**	**1,139**	**839**	**404**	**8**	**32**	**162**	**40.19%**

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

			37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
75		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
78		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
81		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
84		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
85		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
86		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
87		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
88		Securitisation																					
89		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
90		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
92		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
96		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
99		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
102		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
103		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
104		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
105		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
106		Securitisation																					
107		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
108		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
110		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
111		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
117		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
120		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
121		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
123		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
124		Securitisation																					
125		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
128		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
129		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
132		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
138		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
139		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
141		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
142		Securitisation																					
143		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk IRB

AIB Group plc

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
146		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
147		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
148		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
150		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
151		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
153		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
157		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
159		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
160		**Securitisation**																					
161		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
164		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
165		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
166		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
168		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
169		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
171		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
174		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
175		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
176		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
178		**Securitisation**																					
179		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
183		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
184		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
186		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
187		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
189		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
192		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
193		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
194		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
195		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
196		**Securitisation**																					
197		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**	**0**	**0**	**0**	**0**	**0**	**0**	**-**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	AIB Group plc	Central banks	19,256	0	0	0	19,256	0	0	0	0	0	0.00%
2		Central governments	8,293	0	137	0	642	41	5	0	0	0	0.00%
3		Regional governments or local authorities	5	0	1	0	5	0	0	0	0	0	0.00%
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	1,065	0	21	0	0	0	0	0	0	0	0.00%
8		Corporates	7,428	417	6,846	428	5,397	1,556	417	56	134	110	26.27%
9		of which: SME	3,751	244	3,335	253	2,690	1,061	244	31	97	59	24.04%
10		Retail	4,736	537	3,242	288	4,070	666	537	63	84	305	56.69%
11		of which: SME	1,324	131	767	57	1,112	212	131	14	21	80	61.19%
12		Secured by mortgages on immovable property	16,346	1,821	8,675	1,605	13,918	2,428	1,821	54	126	493	27.07%
13		of which: SME	2,807	473	2,667	621	1,796	1,011	473	22	43	48	10.10%
14		Items associated with particularly high risk	1,071	73	1,557	58	626	225	73	10	23	34	47.17%
15		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
18		Equity	246	0	427	0	0	0	0	0	0	0	0.00%
19		Securitisation											
20		Other exposures	3,660	0	1,933	0	39	1	0	0	0	0	0.00%
21		**Standardised Total**	**62,106**	**2,848**	**22,840**	**2,379**	**43,953**	**4,916**	**2,854**	**183**	**366**	**941**	**32.99%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	IRELAND	Central banks	19,256	0	0	0	19,256	0	0	0	0	0	0.00%
23		Central governments	7,921	0	102	0	316	1	0	0	0	0	0.00%
24		Regional governments or local authorities	5	0	1	0	5	0	0	0	0	0	0.00%
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
28		Institutions	340	0	7	0	0	0	0	0	0	0	0.00%
29		Corporates	1,656	113	1,427	105	1,093	443	113	15	32	39	34.79%
30		of which: SME	910	82	800	86	654	256	82	10	22	20	24.02%
31		Retail	4,473	510	3,052	272	3,847	626	510	61	82	290	56.82%
32		of which: SME	1,302	129	754	57	1,093	210	129	14	21	78	60.76%
33		Secured by mortgages on immovable property	13,297	1,464	6,715	1,195	11,057	2,240	1,464	38	119	438	29.91%
34		of which: SME	2,009	284	1,937	374	1,113	896	284	17	37	28	9.92%
35		Items associated with particularly high risk	867	51	1,258	36	517	161	51	8	20	27	52.56%
36		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
39		Equity	222	0	366	0	0	0	0	0	0	0	0.00%
40		Securitisation											
41		Other exposures	3,493	0	1,870	0	35	0	0	0	0	0	0.00%
42		**Standardised Total**	**51,530**	**2,138**	**14,798**	**1,608**	**36,125**	**3,470**	**2,138**	**122**	**252**	**794**	**37.13%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
44		Central governments	329	0	20	0	287	37	5	0	0	0	0.00%
45		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
50		Corporates	5,498	304	5,152	322	4,091	1,069	304	40	99	70	23.09%
51		of which: SME	2,809	162	2,508	168	2,030	779	162	21	73	39	24.05%
52		Retail	251	25	182	14	214	37	25	1	1	14	56.77%
53		of which: SME	22	2	12	0	19	3	2	0	0	2	85.38%
54		Secured by mortgages on immovable property	2,771	176	1,692	165	2,623	148	176	14	5	41	23.47%
55		of which: SME	732	31	671	23	646	86	31	5	3	11	34.28%
56		Items associated with particularly high risk	174	22	252	22	109	65	22	2	4	8	34.71%
57		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
60		Equity	24	0	61	0	0	0	0	0	0	0	0.00%
61		Securitisation											
62		Other exposures	162	0	58	0	3	0	0	0	0	0	0.00%
63		**Standardised Total**	**9,209**	**527**	**7,417**	**523**	**7,328**	**1,355**	**532**	**57**	**109**	**133**	**25.04%**

RowNum		(mln EUR, %)											
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
64	UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
65		Central governments	6	0	15	0	6	0	0	0	0	0	0.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
71		Corporates	7	0	6	0	0	7	0	0	1	0	96.88%
72		of which: SME	7	0	6	0	0	7	0	0	1	0	0.00%
73		Retail	1	1	1	1	1	1	1	0	0	0	22.62%
74		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	20.30%
76		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	31	0	46	0	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
82		Securitisation											
83		Other exposures	4	0	4	0	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**50**	**1**	**72**	**1**	**7**	**7**	**1**	**0**	**1**	**0**	**26.69%**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
85		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
91		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
103		Securitisation											
104		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
106		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
113		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
116	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
127		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
137	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
148		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
155		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
158	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
166		Securitisation											
167		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
169		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
179	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
187		Securitisation											
188		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
189		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
190		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
208		Securitisation											
209		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
210		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)	Actual										
			31/12/2020										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
211		Central banks	0	0	0	0	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0	0	0	0	0.00%
221	N.A.	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0	0	0	0	0.00%
229		Securitisation											
230		Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%
231		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks	19,234	6	15	6	0	6	40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
2		Central governments	630	43	15	1	2	3	23.56%	619	46	23	1	1	5	23.48%	617	42	29	1	1	7	23.51%
3		Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8		Corporates	5,403	1,381	587	30	26	154	26.28%	5,060	1,510	800	21	25	207	25.93%	5,056	1,353	961	21	21	249	25.87%
9		of which: SME	2,759	878	358	18	19	89	24.86%	2,582	914	499	13	18	123	24.72%	2,573	815	607	13	15	150	24.78%
10		Retail	3,817	723	732	39	67	422	57.57%	3,609	731	933	32	64	509	54.57%	3,504	665	1,103	31	57	584	52.99%
11		of which: SME	1,073	199	183	9	13	99	54.25%	1,020	198	237	7	12	118	49.80%	997	177	282	7	11	134	47.53%
12		Secured by mortgages on immovable property	13,740	2,066	2,361	39	79	604	25.58%	13,300	1,932	2,934	39	74	698	23.80%	12,981	1,728	3,458	37	65	788	22.78%
13		of which: SME	1,908	729	642	16	15	84	13.11%	1,852	611	816	18	14	110	13.45%	1,767	532	980	17	14	138	14.05%
14		Items associated with particularly high risk	637	161	126	4	23	51	40.47%	615	126	182	6	16	69	37.79%	580	106	238	6	12	87	36.38%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	34	4	1	0	0	0	15.92%	32	5	2	0	0	0	15.72%	31	5	3	0	0	1	15.62%
21		**Standardised Total**	**43,501**	**4,384**	**3,838**	**119**	**196**	**1,241**	**32.33%**	**42,454**	**4,362**	**4,906**	**105**	**181**	**1,502**	**30.61%**	**41,967**	**3,917**	**5,838**	**102**	**156**	**1,733**	**29.69%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks	19,234	6	15	6	0	6	40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
23		Central governments	315	1	0	0	0	0	40.00%	315	1	1	0	0	0	40.00%	315	1	1	0	0	0	40.00%
24		Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
25		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Corporates	1,227	240	181	9	9	61	33.61%	1,231	171	247	7	8	80	32.58%	1,220	129	300	7	6	97	32.31%
30		of which: SME	700	159	133	6	7	37	27.49%	696	112	184	5	6	51	28.03%	686	82	224	5	5	64	28.54%
31		Retail	3,628	661	694	38	64	398	57.28%	3,431	668	884	31	62	482	54.52%	3,329	609	1,046	30	55	555	53.07%
32		of which: SME	1,059	192	179	9	12	97	54.07%	1,007	192	232	7	12	115	49.73%	984	171	276	7	11	131	47.53%
33		Secured by mortgages on immovable property	11,060	1,760	1,941	33	72	528	27.19%	10,755	1,573	2,433	34	66	612	25.16%	10,479	1,396	2,886	33	58	692	23.97%
34		of which: SME	1,280	587	427	14	12	53	12.31%	1,247	472	575	16	12	74	12.91%	1,158	416	720	15	11	99	13.75%
35		Items associated with particularly high risk	528	107	93	3	21	41	43.88%	511	78	139	5	14	57	40.73%	476	64	188	5	10	73	38.72%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	31	4	1	0	0	0	15.86%	29	5	2	0	0	0	15.65%	28	5	3	0	0	1	15.55%
42		**Standardised Total**	**36,027**	**2,779**	**2,927**	**89**	**166**	**1,034**	**35.32%**	**35,489**	**2,507**	**3,737**	**83**	**150**	**1,244**	**33.29%**	**35,043**	**2,220**	**4,470**	**81**	**130**	**1,436**	**32.12%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	276	40	14	1	2	3	23.57%	265	42	23	0	1	5	23.29%	263	39	28	0	1	7	23.21%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Corporates	3,950	1,110	404	21	16	93	22.99%	3,610	1,306	548	14	17	126	22.94%	3,615	1,195	654	14	14	150	22.93%
51		of which: SME	2,040	707	224	11	12	52	23.29%	1,867	790	314	7	12	71	22.79%	1,868	723	380	7	10	86	22.58%
52		Retail	181	60	35	1	2	21	61.50%	171	60	45	1	2	24	54.00%	168	54	53	1	2	26	49.93%
53		of which: SME	14	7	4	0	0	2	63.51%	13	6	5	0	0	3	53.27%	12	6	6	0	0	3	47.92%
54		Secured by mortgages on immovable property	2,434	279	233	5	6	56	23.97%	2,301	338	308	3	6	65	20.98%	2,265	311	370	3	6	72	19.47%
55		of which: SME	582	126	55	2	3	18	32.41%	556	129	78	1	3	21	27.13%	559	108	96	1	2	24	25.16%
56		Items associated with particularly high risk	109	54	33	1	2	10	30.79%	104	49	43	1	1	12	28.29%	104	42	50	1	1	14	27.62%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	3	0	0	0	0	0	22.32%	3	0	0	0	0	0	22.37%	3	0	0	0	0	0	22.39%
63		**Standardised Total**	**6,953**	**1,542**	**719**	**29**	**28**	**184**	**25.55%**	**6,454**	**1,795**	**966**	**19**	**29**	**232**	**24.00%**	**6,419**	**1,641**	**1,154**	**19**	**24**	**269**	**23.26%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
71		Corporates	2	5	0	0	0	0	33.72%	2	4	1	0	0	0	28.42%	2	4	2	0	0	0	27.55%
72		of which: SME	2	5	0	0	0	0	25.42%	2	4	1	0	0	0	25.46%	2	4	2	0	0	0	25.47%
73		Retail	1	0	1	0	0	1	80.71%	1	0	1	0	0	1	77.23%	1	0	1	0	0	1	75.34%
74		of which: SME	0	0	0	0	0	0	47.91%	0	0	0	0	0	0	48.32%	0	0	0	0	0	0	49.35%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	20.25%	0	0	0	0	0	0	20.15%	0	0	0	0	0	0	20.04%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**9**	**5**	**1**	**0**	**0**	**1**	**58.75%**	**9**	**5**	**2**	**0**	**0**	**1**	**46.56%**	**9**	**4**	**3**	**0**	**0**	**1**	**42.85%**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

			12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		**Standardised Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

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RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	19,225	6	25	11	0	10	40.00%	19,192	12	52	11	0	21	40.00%	19,159	17	79	10	0	32	40.00%
2		Central governments	624	47	18	2	6	7	39.79%	604	52	33	1	5	13	39.29%	596	48	44	1	4	17	39.09%
3		Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
4		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
5		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
8		Corporates	5,170	1,566	634	88	89	240	37.79%	4,295	2,035	1,041	59	116	390	37.43%	3,988	1,993	1,390	48	113	517	37.18%
9		of which: SME	2,625	983	387	49	65	139	35.75%	2,162	1,180	652	33	79	231	35.44%	1,985	1,128	882	27	75	311	35.23%
10		Retail	3,788	743	742	52	87	446	60.09%	3,479	807	987	45	95	559	56.63%	3,271	780	1,222	40	91	668	54.65%
11	AIB Group plc	of which: SME	1,066	204	185	12	17	103	55.85%	986	218	251	10	19	127	50.78%	936	206	313	9	18	150	48.04%
12		Secured by mortgages on immovable property	13,607	2,147	2,412	93	168	869	36.02%	12,757	2,210	3,200	88	171	1,083	33.83%	12,099	2,119	3,949	74	149	1,283	32.48%
13		of which: SME	1,851	764	664	44	44	189	28.46%	1,631	719	930	39	46	264	28.35%	1,471	646	1,163	32	40	334	28.71%
14		Items associated with particularly high risk	626	164	133	11	36	69	51.93%	572	136	216	14	25	108	49.76%	512	117	294	11	21	143	48.48%
15		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
18		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Securitisation																					
20		Other exposures	34	4	1	0	0	0	21.72%	30	6	3	0	0	1	21.47%	28	7	5	0	0	1	21.31%
21		**Standardised Total**	**43,080**	**4,677**	**3,965**	**257**	**386**	**1,641**	**41.38%**	**40,933**	**5,257**	**5,533**	**218**	**413**	**2,173**	**39.28%**	**39,658**	**5,081**	**6,983**	**184**	**378**	**2,660**	**38.09%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	19,225	6	25	11	0	10	40.00%	19,192	12	52	11	0	21	40.00%	19,159	17	79	10	0	32	40.00%
23		Central governments	315	1	0	0	0	0	40.00%	315	1	1	0	0	0	40.00%	314	1	1	0	0	1	40.00%
24		Regional governments or local authorities	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
25		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
28		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
29		Corporates	1,218	245	186	13	14	76	40.92%	1,186	189	273	12	14	104	38.04%	1,130	159	360	11	13	131	36.41%
30		of which: SME	693	162	137	10	11	46	33.55%	662	125	205	9	10	67	32.80%	620	100	272	8	9	88	32.33%
31		Retail	3,603	677	703	49	82	416	59.19%	3,312	737	934	43	90	523	55.97%	3,107	717	1,159	38	87	627	54.10%
32	IRELAND	of which: SME	1,052	197	182	11	17	101	55.49%	974	211	245	10	19	124	50.51%	924	200	307	9	18	147	47.81%
33		Secured by mortgages on immovable property	10,982	1,803	1,976	74	142	713	36.11%	10,407	1,736	2,617	72	135	894	34.14%	9,926	1,626	3,208	61	112	1,057	32.95%
34		of which: SME	1,250	603	440	38	31	116	26.34%	1,115	528	651	35	32	178	27.28%	1,005	459	829	28	27	235	28.36%
35		Items associated with particularly high risk	524	107	97	8	30	54	55.39%	485	81	162	12	20	86	52.99%	434	69	225	9	16	115	51.13%
36		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
40		Securitisation																					
41		Other exposures	31	4	1	0	0	0	21.51%	27	6	3	0	0	1	21.20%	25	6	5	0	0	1	21.05%
42		**Standardised Total**	**35,902**	**2,843**	**2,988**	**156**	**269**	**1,270**	**42.50%**	**34,930**	**2,762**	**4,042**	**150**	**259**	**1,628**	**40.27%**	**34,100**	**2,596**	**5,038**	**129**	**227**	**1,963**	**38.97%**

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Central governments	270	43	17	2	6	7	40.28%	250	48	32	1	5	13	39.53%	242	44	42	1	4	17	39.25%
45		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
47		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
48		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
49		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
50		Corporates	3,733	1,287	444	74	74	162	36.45%	2,908	1,798	757	45	100	281	37.17%	2,665	1,786	1,013	36	98	379	37.40%
51		of which: SME	1,915	807	249	39	54	92	36.94%	1,487	1,041	443	24	68	162	36.64%	1,353	1,015	603	19	65	220	36.50%
52		Retail	176	63	36	3	5	27	75.54%	160	67	49	2	5	33	67.58%	157	60	58	2	4	37	63.89%
53	UNITED KINGDOM	of which: SME	13	7	4	0	0	3	73.29%	12	7	5	0	0	3	63.57%	12	6	6	0	0	4	59.27%
54		Secured by mortgages on immovable property	2,381	317	249	16	21	99	39.97%	2,116	447	383	13	31	129	33.51%	1,953	466	527	11	32	159	30.24%
55		of which: SME	556	144	63	5	9	28	44.67%	471	179	113	4	11	39	34.69%	423	177	163	3	10	50	30.82%
56		Items associated with particularly high risk	102	57	36	2	5	15	42.65%	87	55	55	2	5	22	40.23%	78	48	69	2	5	28	39.89%
57		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
59		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
60		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
61		Securitisation																					
62		Other exposures	3	0	0	0	0	0	37.60%	3	0	0	0	0	0	37.58%	3	0	0	0	0	0	37.62%
63		**Standardised Total**	**6,666**	**1,766**	**782**	**97**	**111**	**311**	**39.75%**	**5,523**	**2,415**	**1,276**	**63**	**146**	**478**	**37.43%**	**5,099**	**2,405**	**1,710**	**51**	**143**	**620**	**36.25%**

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			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
65		Central governments	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%	6	0	0	0	0	0	40.00%
66		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
67		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
68		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
69		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
70		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
71		Corporates	2	5	1	0	0	0	46.89%	1	4	2	0	0	1	43.39%	1	3	3	0	0	1	42.98%
72		of which: SME	1	5	0	0	0	0	42.08%	1	4	2	0	0	1	42.12%	1	3	3	0	0	1	42.12%
73		Retail	1	0	1	0	0	1	83.25%	1	0	1	0	0	1	80.27%	1	0	1	0	0	1	78.67%
74	UNITED STATES	of which: SME	0	0	0	0	0	0	50.28%	0	0	0	0	0	0	50.32%	0	0	0	0	0	0	50.44%
75		Secured by mortgages on immovable property	0	0	0	0	0	0	24.21%	0	0	0	0	0	0	24.10%	0	0	0	0	0	0	23.96%
76		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
77		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
78		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
81		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
82		Securitisation																					
83		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
84		**Standardised Total**	**8**	**5**	**1**	**0**	**1**	**1**	**63.24%**	**8**	**4**	**3**	**0**	**1**	**2**	**52.58%**	**8**	**4**	**4**	**0**	**0**	**2**	**50.29%**

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			33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
86		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
87		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
88		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
90		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
91		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
92		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
93		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
94		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
95		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
97		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
99		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
102		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
103		Securitisation																					
104		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
105		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
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RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
107		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
108		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
109		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
110		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
111		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
112		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
113		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
114		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
115		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
116		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
118		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
119		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
120		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
123		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
124		Securitisation																					
125		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
126		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
128		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
129		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
130		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
131		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
132		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
133		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
134		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
135		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
136		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
137		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
139		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
140		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
141		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
144		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
145		Securitisation																					
146		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
147		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
RowNum		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
149		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
150		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
151		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
152		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
153		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
154		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
155		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
156		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
157		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
158		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
160		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
161		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
162		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
164		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
165		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
166		Securitisation																					
167		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
168		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk STA

AIB Group plc

RowNum		(mln EUR, %)	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
170		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
171		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
172		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
173		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
174		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
175		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
176		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
177		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
178		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
179		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
181		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
182		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
183		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
186		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
187		Securitisation																					
188		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
189		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
192		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
198		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
200		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
203		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
208		Securitisation																					
209		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
210		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

RowNum		(mln EUR, %)																					
			Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211	N.A.	Central banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
212		Central governments	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
213		Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
214		Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
215		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
216		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
217		Institutions	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
218		Corporates	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
219		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
220		Retail	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
221		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
223		of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
224		Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
225		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
227		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
228		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
229		Securitisation																					
230		Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
231		Standardised Total	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**	**0**	**0**	**0**	**0**	**0**	**0**	**0.00%**

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
			A-IRB	F-IRB	A-IRB	F-IRB										
1	AIB Group plc	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	2,065	0	2,642	257	256	1,587	1,558	221	219	14	248	68	30.91%
5		Corporates - Of Which: Specialised Lending														
6		Corporates - Of Which: SME														
7		Retail	1,782	0	929	0	1,394	1,370	298	293	90	89	6	12	18	19.82%
8		Retail - Secured on real estate property														
9		Retail - Secured on real estate property - Of Which: SME														
10		Retail - Secured on real estate property - Of Which: non-SME	1,782	0	929	0	1,394	1,370	298	293	90	89	6	12	18	19.82%
11		Retail - Qualifying Revolving														
12		Retail - Other Retail														
13		Retail - Other Retail - Of Which: SME														
14		Retail - Other Retail - Of Which: non-SME														
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	1,782	2,065	929	2,643	1,651	1,626	1,885	1,851	311	309	21	260	86	27.68%

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
19	IRELAND	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	1,966	0	2,516	254	254	1,490	1,462	221	219	14	236	68	30.91%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	1,781	0	928	0	1,393	1,369	297	292	90	89	6	12	18	19.82%
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	1,781	0	928	0	1,393	1,369	297	292	90	89	6	12	18	19.82%
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	1,781	1,966	928	2,516	1,648	1,623	1,788	1,754	311	309	21	247	86	27.69%

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED KINGDOM	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	71	0	74	2	2	69	69	0	0	0	5	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	1	0	1	0	1	1	1	1	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	1	1	1	1	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	1	71	1	74	2	2	70	70	0	0	0	5	0	-

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED STATES	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	2	0	3	0	0	1	1	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	2	0	3	0	0	1	1	0	0	0	0	0	-

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
73	N.A.	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Moratoria - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB	F-IRB	A-IRB	F-IRB										
91	N.A.	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
			Moratoria - Actual 31/12/2020													
109	N.A.	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual 31/12/2020													
127	N.A.	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual 31/12/2020													
145	N.A.	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual 31/12/2020													
163	N.A.	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual 31/12/2020													
181	N.A.	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			15	16	17	18	19	20	21	22	23	24	25	26	27	28
			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
1	AIB Group plc	Central banks														
2		Central governments														
3		Institutions														
4		Corporates	0	27	0	20	19	7	8	3	1	0	0	0	0	0.00%
5		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	-
6		Corporates - Of Which: SME	0	27	0	20	19	7	8	3	1	0	0	0	0	0.00%
7		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
11		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	-
12		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
13		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
14		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
15		Equity														
16		Securitisation														
17		Other non-credit obligation assets														
18		IRB TOTAL	0	27	0	20	19	7	8	3	1	0	0	0	0	0.00%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
19	IRELAND	Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	17	0	20	11	0	5	0	0	0	0	0	0	0.00%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Retail - Secured on real estate property														
27		Retail - Secured on real estate property - Of Which: SME														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	0	17	0	20	11	0	5	0	0	0	0	0	0	0.00%

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
37	UNITED KINGDOM	Central banks														
38		Central governments														
39		Institutions														
40		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property														
45		Retail - Secured on real estate property - Of Which: SME														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
55	UNITED STATES	Central banks														
56		Central governments														
57		Institutions														
58		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
73	N.A.	Central banks														
74		Central governments														
75		Institutions														
76		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending														
78		Corporates - Of Which: SME														
79		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property														
81		Retail - Secured on real estate property - Of Which: SME														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving														
84		Retail - Other Retail														
85		Retail - Other Retail - Of Which: SME														
86		Retail - Other Retail - Of Which: non-SME														
87		Equity														
88		Securitisation														
89		Other non-credit obligation assets														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Actual													
			31/12/2020													
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB										
91	N.A.	Central banks														
92		Central governments														
93		Institutions														
94		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME														
97		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property														
99		Retail - Secured on real estate property - Of Which: SME														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity														
106		Securitisation														
107		Other non-credit obligation assets														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			15	16	17	18	19	20	21	22	23	24	25	26	27	28
109	N.A.	Central banks														
110		Central governments														
111		Institutions														
112		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property														
117		Retail - Secured on real estate property - Of Which: SME														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
125		Other non-credit obligation assets														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks														
128		Central governments														
129		Institutions														
130		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property														
135		Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks														
146		Central governments														
147		Institutions														
148		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property														
153		Retail - Secured on real estate property - Of Which: SME														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property														
171		Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

31/12/2020

Row Num		(mln EUR, %)	Exposure values A-IRB	Exposure values F-IRB	Risk exposure amounts A-IRB	Risk exposure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property														
189		Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

Row Num		(mln EUR, %)	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	653	1,040	371	8	68	113	30.41%	811	772	483	7	34	146	30.27%	897	609	558	8	26	169	30.29%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	1,332	330	121	1	5	21	17.62%	1,296	330	156	1	5	26	16.47%	1,293	303	186	1	4	29	15.84%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	1,332	330	121	1	5	21	17.62%	1,296	330	156	1	5	26	16.47%	1,293	303	186	1	4	29	15.84%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	1,985	1,370	493	9	73	134	27.26%	2,106	1,102	639	8	39	172	26.89%	2,191	913	744	9	30	199	26.68%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	595	1,003	367	8	66	111	30.23%	740	751	475	7	32	142	30.02%	821	597	547	8	25	164	30.01%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	1,331	329	121	1	5	21	17.62%	1,295	330	156	1	5	26	16.47%	1,292	303	186	1	4	29	15.84%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	1,331	329	121	1	5	21	17.62%	1,295	330	156	1	5	26	16.47%	1,292	303	186	1	4	29	15.84%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	1,926	1,332	488	9	71	132	27.10%	2,035	1,081	631	8	37	168	26.66%	2,114	900	733	9	29	194	26.43%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	46	22	3	0	1	2	49.59%	55	10	5	0	1	3	51.28%	59	5	7	0	1	3	52.04%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	1	0	0	0	0	0	20.04%	1	0	0	0	0	0	16.97%	1	0	0	0	0	0	16.10%
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	20.04%	1	0	0	0	0	0	16.97%	1	0	0	0	0	0	16.10%
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	47	22	3	0	1	2	49.28%	56	10	5	0	1	3	50.81%	59	6	7	0	1	4	51.45%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	0	2	0	0	0	0	57.40%	0	2	0	0	0	0	57.37%	0	1	0	0	0	0	57.36%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	0	2	0	0	0	0	57.40%	0	2	0	0	0	0	57.37%	0	1	0	0	0	0	57.36%

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117	N.A.	Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135	N.A.	Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145		Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153	N.A.	Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163		Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171	N.A.	Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181		Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189	N.A.	Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	17	7	8	3	2	0	0	0	0	21.80%	17	7	7	2	4	1	0	0	1	21.71%	17	7	5	1	5	2	0	0	1	21.88%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	**17**	**7**	**8**	**3**	**2**	**0**	**0**	**0**	**0**	**21.80%**	**17**	**7**	**7**	**2**	**4**	**1**	**0**	**0**	**1**	**21.93%**	**17**	**7**	**5**	**1**	**5**	**2**	**0**	**0**	**1**	**22.05%**

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	10	0	5	0	1	0	0	0	0	21.27%	10	0	4	0	2	0	0	0	0	20.29%	10	0	3	0	3	0	0	0	1	20.12%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	**10**	**0**	**5**	**0**	**1**	**0**	**0**	**0**	**0**	21.27%	**10**	**0**	**4**	**0**	**2**	**0**	**0**	**0**	**0**	20.29%	**10**	**0**	**3**	**0**	**3**	**0**	**0**	**0**	**1**	20.12%

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

Row Num		(mln EUR, %)	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	**Central banks**																														
110		**Central governments**																														
111		**Institutions**																														
112		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		**Retail - Secured on real estate property**																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		**Retail - Qualifying Revolving**																														
120		**Retail - Other Retail**																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		**Equity**																														
124		**Securitisation**																														
125		**Other non-credit obligation assets**																														
126		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	**Central banks**																														
128		**Central governments**																														
129		**Institutions**																														
130		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		**Retail - Secured on real estate property**																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		**Retail - Qualifying Revolving**																														
138		**Retail - Other Retail**																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		**Equity**																														
142		**Securitisation**																														
143		**Other non-credit obligation assets**																														
144		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	**Central banks**																														
146		**Central governments**																														
147		**Institutions**																														
148		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		**Retail - Secured on real estate property**																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		**Retail - Qualifying Revolving**																														
156		**Retail - Other Retail**																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		**Equity**																														
160		**Securitisation**																														
161		**Other non-credit obligation assets**																														
162		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	**Central banks**																														
164		**Central governments**																														
165		**Institutions**																														
166		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		**Retail - Secured on real estate property**																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		**Retail - Qualifying Revolving**																														
174		**Retail - Other Retail**																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		**Equity**																														
178		**Securitisation**																														
179		**Other non-credit obligation assets**																														
180		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

Row Num		(mln EUR, %)	Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
			Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	**Central banks**																														
182		**Central governments**																														
183		**Institutions**																														
184		**Corporates**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		**Retail**	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		**Retail - Secured on real estate property**																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		**Retail - Qualifying Revolving**																														
192		**Retail - Other Retail**																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		**Equity**																														
196		**Securitisation**																														
197		**Other non-credit obligation assets**																														
198		**IRB TOTAL**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																					
2		Central governments																					
3		Institutions																					
4		Corporates	631	1,051	383	12	97	133	34.72%	714	817	533	15	78	187	34.98%	675	711	678	12	67	242	35.60%
5		Corporates - Of Which: Specialised Lending																					
6		Corporates - Of Which: SME																					
7		Retail	1,323	337	122	2	10	24	19.52%	1,254	362	166	2	11	31	18.92%	1,201	370	212	2	10	40	18.86%
8		Retail - Secured on real estate property																					
9		Retail - Secured on real estate property - Of Which: SME																					
10		Retail - Secured on real estate property - Of Which: non-SME	1,323	337	122	2	10	24	19.52%	1,254	362	166	2	11	31	18.92%	1,201	370	212	2	10	40	18.86%
11		Retail - Qualifying Revolving																					
12		Retail - Other Retail																					
13		Retail - Other Retail - Of Which: SME																					
14		Retail - Other Retail - Of Which: non-SME																					
15		Equity																					
16		Securitisation																					
17		Other non-credit obligation assets																					
18		IRB TOTAL	1,954	1,387	506	14	107	157	31.04%	1,968	1,180	699	17	89	218	31.17%	1,876	1,081	890	14	77	282	31.62%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks																					
20		Central governments																					
21		Institutions																					
22		Corporates	573	1,014	378	12	94	131	34.54%	645	797	524	14	75	182	34.71%	605	697	663	12	64	234	35.32%
23		Corporates - Of Which: Specialised Lending																					
24		Corporates - Of Which: SME																					
25		Retail	1,322	336	122	2	10	24	19.52%	1,253	362	166	2	11	31	18.92%	1,200	369	212	2	10	40	18.86%
26		Retail - Secured on real estate property																					
27		Retail - Secured on real estate property - Of Which: SME																					
28		Retail - Secured on real estate property - Of Which: non-SME	1,322	336	122	2	10	24	19.52%	1,253	362	166	2	11	31	18.92%	1,200	369	212	2	10	40	18.86%
29		Retail - Qualifying Revolving																					
30		Retail - Other Retail																					
31		Retail - Other Retail - Of Which: SME																					
32		Retail - Other Retail - Of Which: non-SME																					
33		Equity																					
34		Securitisation																					
35		Other non-credit obligation assets																					
36		IRB TOTAL	1,896	1,350	501	14	104	155	30.87%	1,898	1,159	690	16	86	213	30.92%	1,805	1,067	875	14	74	274	31.34%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks																					
38		Central governments																					
39		Institutions																					
40		Corporates	45	22	4	0	2	2	54.29%	54	10	7	0	2	4	56.64%	55	6	9	0	2	5	57.90%
41		Corporates - Of Which: Specialised Lending																					
42		Corporates - Of Which: SME																					
43		Retail	1	0	0	0	0	0	24.82%	1	0	0	0	0	0	21.74%	1	0	0	0	0	0	20.83%
44		Retail - Secured on real estate property																					
45		Retail - Secured on real estate property - Of Which: SME																					
46		Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	0	24.82%	1	0	0	0	0	0	21.74%	1	0	0	0	0	0	20.83%
47		Retail - Qualifying Revolving																					
48		Retail - Other Retail																					
49		Retail - Other Retail - Of Which: SME																					
50		Retail - Other Retail - Of Which: non-SME																					
51		Equity																					
52		Securitisation																					
53		Other non-credit obligation assets																					
54		IRB TOTAL	46	22	4	0	2	2	54.01%	55	11	7	0	2	4	56.20%	56	7	10	0	2	5	57.34%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks																					
56		Central governments																					
57		Institutions																					
58		Corporates	0	2	0	0	0	0	57.51%	0	1	0	0	0	0	57.47%	0	1	1	0	0	0	57.45%
59		Corporates - Of Which: Specialised Lending																					
60		Corporates - Of Which: SME																					
61		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																					
63		Retail - Secured on real estate property - Of Which: SME																					
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																					
66		Retail - Other Retail																					
67		Retail - Other Retail - Of Which: SME																					
68		Retail - Other Retail - Of Which: non-SME																					
69		Equity																					
70		Securitisation																					
71		Other non-credit obligation assets																					
72		IRB TOTAL	0	2	0	0	0	0	57.51%	0	1	0	0	0	0	57.47%	0	1	1	0	0	0	57.45%

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																					
74		Central governments																					
75		Institutions																					
76		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																					
78		Corporates - Of Which: SME																					
79		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																					
81		Retail - Secured on real estate property - Of Which: SME																					
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																					
84		Retail - Other Retail																					
85		Retail - Other Retail - Of Which: SME																					
86		Retail - Other Retail - Of Which: non-SME																					
87		Equity																					
88		Securitisation																					
89		Other non-credit obligation assets																					
90		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																					
92		Central governments																					
93		Institutions																					
94		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																					
96		Corporates - Of Which: SME																					
97		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																					
99		Retail - Secured on real estate property - Of Which: SME																					
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																					
102		Retail - Other Retail																					
103		Retail - Other Retail - Of Which: SME																					
104		Retail - Other Retail - Of Which: non-SME																					
105		Equity																					
106		Securitisation																					
107		Other non-credit obligation assets																					
108		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks																					
110		Central governments																					
111		Institutions																					
112		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																					
114		Corporates - Of Which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																					
117		Retail - Secured on real estate property - Of Which: SME																					
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																					
120		Retail - Other Retail																					
121		Retail - Other Retail - Of Which: SME																					
122		Retail - Other Retail - Of Which: non-SME																					
123		Equity																					
124		Securitisation																					
125		Other non-credit obligation assets																					
126		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																					
128		Central governments																					
129		Institutions																					
130		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																					
132		Corporates - Of Which: SME																					
133		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																					
135		Retail - Secured on real estate property - Of Which: SME																					
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																					
138		Retail - Other Retail																					
139		Retail - Other Retail - Of Which: SME																					
140		Retail - Other Retail - Of Which: non-SME																					
141		Equity																					
142		Securitisation																					
143		Other non-credit obligation assets																					
144		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks																					
146		Central governments																					
147		Institutions																					
148		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																					
150		Corporates - Of Which: SME																					
151		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																					
153		Retail - Secured on real estate property - Of Which: SME																					
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																					
156		Retail - Other Retail																					
157		Retail - Other Retail - Of Which: SME																					
158		Retail - Other Retail - Of Which: non-SME																					
159		Equity																					
160		Securitisation																					
161		Other non-credit obligation assets																					
162		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																					
164		Central governments																					
165		Institutions																					
166		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																					
168		Corporates - Of Which: SME																					
169		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																					
171		Retail - Secured on real estate property - Of Which: SME																					
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																					
174		Retail - Other Retail																					
175		Retail - Other Retail - Of Which: SME																					
176		Retail - Other Retail - Of Which: non-SME																					
177		Equity																					
178		Securitisation																					
179		Other non-credit obligation assets																					
180		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks																					
182		Central governments																					
183		Institutions																					
184		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																					
186		Corporates - Of Which: SME																					
187		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																					
189		Retail - Secured on real estate property - Of Which: SME																					
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																					
192		Retail - Other Retail																					
193		Retail - Other Retail - Of Which: SME																					
194		Retail - Other Retail - Of Which: non-SME																					
195		Equity																					
196		Securitisation																					
197		Other non-credit obligation assets																					
198		IRB TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																														
2		Central governments																														
3		Institutions																														
4		Corporates	17	7	9	3	2	0	0	1	0	24.26%	15	6	7	2	5	2	0	1	1	24.46%	13	5	6	2	8	3	0	0	2	24.96%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																														
7		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
8		Retail - Secured on real estate property																														
9		Retail - Secured on real estate property - Of Which: SME																														
10		Retail - Secured on real estate property - Of Which: non-SME																														
11		Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL	17	7	9	3	2	0	0	1	0	24.26%	15	6	7	2	5	2	0	1	1	24.63%	13	5	6	2	8	3	0	0	2	25.07%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	IRELAND	Central banks																														
20		Central governments																														
21		Institutions																														
22		Corporates	10	0	5	0	2	0	0	0	0	23.58%	8	0	5	0	3	0	0	0	1	22.41%	8	0	5	0	4	0	0	0	1	22.28%
23		Corporates - Of Which: Specialised Lending																														
24		Corporates - Of Which: SME																														
25		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
26		Retail - Secured on real estate property																														
27		Retail - Secured on real estate property - Of Which: SME																														
28		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
29		Retail - Qualifying Revolving																														
30		Retail - Other Retail																														
31		Retail - Other Retail - Of Which: SME																														
32		Retail - Other Retail - Of Which: non-SME																														
33		Equity																														
34		Securitisation																														
35		Other non-credit obligation assets																														
36		IRB TOTAL	10	0	5	0	2	0	0	0	0	23.58%	8	0	5	0	3	0	0	0	1	22.41%	8	0	5	0	4	0	0	0	1	22.28%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37	UNITED KINGDOM	Central banks																														
38		Central governments																														
39		Institutions																														
40		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
41		Corporates - Of Which: Specialised Lending																														
42		Corporates - Of Which: SME																														
43		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
44		Retail - Secured on real estate property																														
45		Retail - Secured on real estate property - Of Which: SME																														
46		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
47		Retail - Qualifying Revolving																														
48		Retail - Other Retail																														
49		Retail - Other Retail - Of Which: SME																														
50		Retail - Other Retail - Of Which: non-SME																														
51		Equity																														
52		Securitisation																														
53		Other non-credit obligation assets																														
54		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	UNITED STATES	Central banks																														
56		Central governments																														
57		Institutions																														
58		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
59		Corporates - Of Which: Specialised Lending																														
60		Corporates - Of Which: SME																														
61		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
62		Retail - Secured on real estate property																														
63		Retail - Secured on real estate property - Of Which: SME																														
64		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving																														
66		Retail - Other Retail																														
67		Retail - Other Retail - Of Which: SME																														
68		Retail - Other Retail - Of Which: non-SME																														
69		Equity																														
70		Securitisation																														
71		Other non-credit obligation assets																														
72		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73	N.A.	Central banks																														
74		Central governments																														
75		Institutions																														
76		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
77		Corporates - Of Which: Specialised Lending																														
78		Corporates - Of Which: SME																														
79		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
80		Retail - Secured on real estate property																														
81		Retail - Secured on real estate property - Of Which: SME																														
82		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
83		Retail - Qualifying Revolving																														
84		Retail - Other Retail																														
85		Retail - Other Retail - Of Which: SME																														
86		Retail - Other Retail - Of Which: non-SME																														
87		Equity																														
88		Securitisation																														
89		Other non-credit obligation assets																														
90		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	N.A.	Central banks																														
92		Central governments																														
93		Institutions																														
94		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		Corporates - Of Which: Specialised Lending																														
96		Corporates - Of Which: SME																														
97		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
98		Retail - Secured on real estate property																														
99		Retail - Secured on real estate property - Of Which: SME																														
100		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
101		Retail - Qualifying Revolving																														
102		Retail - Other Retail																														
103		Retail - Other Retail - Of Which: SME																														
104		Retail - Other Retail - Of Which: non-SME																														
105		Equity																														
106		Securitisation																														
107		Other non-credit obligation assets																														
108		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

AIB Group plc

			101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109	N.A.	Central banks																														
110		Central governments																														
111		Institutions																														
112		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
113		Corporates - Of Which: Specialised Lending																														
114		Corporates - Of Which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116		Retail - Secured on real estate property																														
117		Retail - Secured on real estate property - Of Which: SME																														
118		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
119		Retail - Qualifying Revolving																														
120		Retail - Other Retail																														
121		Retail - Other Retail - Of Which: SME																														
122		Retail - Other Retail - Of Which: non-SME																														
123		Equity																														
124		Securitisation																														
125		Other non-credit obligation assets																														
126		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127	N.A.	Central banks																														
128		Central governments																														
129		Institutions																														
130		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending																														
132		Corporates - Of Which: SME																														
133		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
134		Retail - Secured on real estate property																														
135		Retail - Secured on real estate property - Of Which: SME																														
136		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137		Retail - Qualifying Revolving																														
138		Retail - Other Retail																														
139		Retail - Other Retail - Of Which: SME																														
140		Retail - Other Retail - Of Which: non-SME																														
141		Equity																														
142		Securitisation																														
143		Other non-credit obligation assets																														
144		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
145	N.A.	Central banks																														
146		Central governments																														
147		Institutions																														
148		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
149		Corporates - Of Which: Specialised Lending																														
150		Corporates - Of Which: SME																														
151		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
152		Retail - Secured on real estate property																														
153		Retail - Secured on real estate property - Of Which: SME																														
154		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
155		Retail - Qualifying Revolving																														
156		Retail - Other Retail																														
157		Retail - Other Retail - Of Which: SME																														
158		Retail - Other Retail - Of Which: non-SME																														
159		Equity																														
160		Securitisation																														
161		Other non-credit obligation assets																														
162		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
163	N.A.	Central banks																														
164		Central governments																														
165		Institutions																														
166		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
167		Corporates - Of Which: Specialised Lending																														
168		Corporates - Of Which: SME																														
169		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
170		Retail - Secured on real estate property																														
171		Retail - Secured on real estate property - Of Which: SME																														
172		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
173		Retail - Qualifying Revolving																														
174		Retail - Other Retail																														
175		Retail - Other Retail - Of Which: SME																														
176		Retail - Other Retail - Of Which: non-SME																														
177		Equity																														
178		Securitisation																														
179		Other non-credit obligation assets																														
180		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
181	N.A.	Central banks																														
182		Central governments																														
183		Institutions																														
184		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending																														
186		Corporates - Of Which: SME																														
187		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
188		Retail - Secured on real estate property																														
189		Retail - Secured on real estate property - Of Which: SME																														
190		Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
191		Retail - Qualifying Revolving																														
192		Retail - Other Retail																														
193		Retail - Other Retail - Of Which: SME																														
194		Retail - Other Retail - Of Which: non-SME																														
195		Equity																														
196		Securitisation																														
197		Other non-credit obligation assets																														
198		IRB TOTAL	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Row Num		(mln EUR, %)	Exposure values (1)	Risk exposure amounts (2)	Stage 1 exposure (3)	Stage 1 exposure, of which expired moratoria (4)	Stage 2 exposure (5)	Stage 2 exposure, of which expired moratoria (6)	Stage 3 exposure (7)	Stage 3 exposure, of which expired moratoria (8)	Stock of provisions for Stage 1 exposure (9)	Stock of provisions for Stage 2 exposure (10)	Stock of provisions for Stage 3 exposure (11)	Coverage Ratio - Stage 3 exposure (12)
			Moratoria - Actual											
			31/12/2020											
1	AIB Group plc	Central banks												
2		Central governments												
3		Regional governments or local authorities												
4		Public sector entities												
5		Multilateral Development Banks												
6		International Organisations												
7		Institutions												
8		Corporates	1,305	1,166	718	717	471	468	115	115	10	46	25	21.89%
9		of which: SME												
10		Retail	624	384	409	397	165	160	50	48	14	28	24	49.17%
11		of which: SME												
12		Secured by mortgages on immovable property												
13		of which: non-SME	2,013	1,098	1,324	1,320	479	478	209	193	9	32	47	22.64%
14		Items associated with particularly high risk												
15		Covered bonds												
16		Claims on institutions and corporates with a ST credit assessment												
17		Collective investments undertakings (CIU)												
18		Equity												
19		Securitisation												
20		Other exposures												
21		Standardised Total	4,925	3,748	2,704	2,686	1,489	1,477	732	714	39	132	118	16.11%

Row Num	Exposure class	Exposure values (13)	Risk exposure amounts (14)	Stage 1 exposure (15)	Stage 1 exposure, of which guaranteed amount (16)	Stage 2 exposure (17)	Stage 2 exposure, of which guaranteed amount (18)	Stage 3 exposure (19)	Stage 3 exposure, of which guaranteed amount (20)	Stock of provisions for Stage 1 exposure (21)	Stock of provisions for Stage 2 exposure (22)	Stock of provisions for Stage 3 exposure (23)	Coverage Ratio - Stage 3 exposure (24)
		Public guarantees - Actual											
		31/12/2020											
1	Central banks												
2	Central governments												
3	Regional governments or local authorities												
4	Public sector entities												
5	Multilateral Development Banks												
6	International Organisations												
7	Institutions												
8	Corporates	218	45	171	134	40	31	0	5	0	0	0	-
9	of which: SME	208	43	161	126	40	31	0	5	0	0	0	-
10	Retail	167	4	161	156	6	5	0	0	0	0	0	-
11	of which: SME	5	3	4	0	1	0	0	0	0	0	0	-
12	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
13	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
14	Items associated with particularly high risk												
15	Covered bonds												
16	Claims on institutions and corporates with a ST credit assessment												
17	Collective investments undertakings (CIU)												
18	Equity												
19	Securitisation												
20	Other exposures												
21	Standardised Total	405	53	348	304	51	40	0	5	0	0	0	-

Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual											
			31/12/2020											
22	IRELAND	Central banks												
23		Central governments												
24		Regional governments or local authorities												
25		Public sector entities												
26		Multilateral Development Banks												
27		International Organisations												
28		Institutions												
29		Corporates	70	62	25	24	38	35	6	6	2	3	2	30.22%
30		of which: SME												
31		Retail	600	368	391	378	160	155	48	47	14	27	24	48.88%
32		of which: SME												
33		Secured by mortgages on immovable property												
34		of which: non-SME	1,757	966	1,150	1,147	451	450	156	141	8	31	35	22.32%
35		Items associated with particularly high risk												
36		Covered bonds												
37		Claims on institutions and corporates with a ST credit assessment												
38		Collective investments undertakings (CIU)												
39		Equity												
40		Securitisation												
41		Other exposures												
42		Standardised Total	2,988	2,010	1,616	1,600	968	956	404	387	27	87	70	17.31%

Row Num	Exposure class	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
22	Central banks												
23	Central governments												
24	Regional governments or local authorities												
25	Public sector entities												
26	Multilateral Development Banks												
27	International Organisations												
28	Institutions												
29	Corporates	65	22	61	42	3	1	0	0	0	0	0	-
30	of which: SME	64	22	61	41	3	1	0	0	0	0	0	-
31	Retail	19	3	18	13	1	0	0	0	0	0	0	-
32	of which: SME	4	2	3	0	1	0	0	0	0	0	0	-
33	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
35	Items associated with particularly high risk												
36	Covered bonds												
37	Claims on institutions and corporates with a ST credit assessment												
38	Collective investments undertakings (CIU)												
39	Equity												
40	Securitisation												
41	Other exposures												
42	Standardised Total	86	27	82	56	4	1	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual											
			31/12/2020											
43	UNITED KINGDOM	Central banks												
44		Central governments												
45		Regional governments or local authorities												
46		Public sector entities												
47		Multilateral Development Banks												
48		International Organisations												
49		Institutions												
50		Corporates	1,211	1,087	685	685	417	417	109	109	9	42	23	21.41%
51		of which: SME												
52		Retail	24	17	18	18	5	5	1	1	0	0	1	60.16%
53		of which: SME												
54		Secured by mortgages on immovable property												
55		of which: non-SME	256	132	174	173	28	28	54	52	1	1	13	23.58%
56		Items associated with particularly high risk												
57		Covered bonds												
58		Claims on institutions and corporates with a ST credit assessment												
59		Collective investments undertakings (CIU)												
60		Equity												
61		Securitisation												
62		Other exposures												
63		Standardised Total	1,755	1,496	1,080	1,078	505	505	170	169	12	44	39	22.95%

Row Num	Exposure class	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
43	Central banks												
44	Central governments												
45	Regional governments or local authorities												
46	Public sector entities												
47	Multilateral Development Banks												
48	International Organisations												
49	Institutions												
50	Corporates	146	23	105	87	36	29	0	5	0	0	0	-
51	of which: SME	136	21	95	79	36	29	0	5	0	0	0	-
52	Retail	147	1	142	141	5	4	0	0	0	0	0	-
53	of which: SME	1	1	1	0	0	0	0	0	0	0	0	-
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
56	Items associated with particularly high risk												
57	Covered bonds												
58	Claims on institutions and corporates with a ST credit assessment												
59	Collective investments undertakings (CIU)												
60	Equity												
61	Securitisation												
62	Other exposures												
63	Standardised Total	311	26	260	241	45	37	0	5	0	0	0	-

Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual											
			31/12/2020											
64	UNITED STATES	Central banks												
65		Central governments												
66		Regional governments or local authorities												
67		Public sector entities												
68		Multilateral Development Banks												
69		International Organisations												
70		Institutions												
71		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72		of which: SME												
73		Retail	0	0	0	0	0	0	0	0	0	0	0	-
74		of which: SME												
75		Secured by mortgages on immovable property												
76		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77		Items associated with particularly high risk												
78		Covered bonds												
79		Claims on institutions and corporates with a ST credit assessment												
80		Collective investments undertakings (CIU)												
81		Equity												
82		Securitisation												
83		Other exposures												
84		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	Exposure class	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
64	Central banks												
65	Central governments												
66	Regional governments or local authorities												
67	Public sector entities												
68	Multilateral Development Banks												
69	International Organisations												
70	Institutions												
71	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
72	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
73	Retail	0	0	0	0	0	0	0	0	0	0	0	-
74	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
77	Items associated with particularly high risk												
78	Covered bonds												
79	Claims on institutions and corporates with a ST credit assessment												
80	Collective investments undertakings (CIU)												
81	Equity												
82	Securitisation												
83	Other exposures												
84	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Moratoria - Actual											
			31/12/2020											
85	N.A.	Central banks												
86		Central governments												
87		Regional governments or local authorities												
88		Public sector entities												
89		Multilateral Development Banks												
90		International Organisations												
91		Institutions												
92		Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93		of which: SME												
94		Retail	0	0	0	0	0	0	0	0	0	0	0	-
95		of which: SME												
96		Secured by mortgages on immovable property												
97		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98		Items associated with particularly high risk												
99		Covered bonds												
100		Claims on institutions and corporates with a ST credit assessment												
101		Collective investments undertakings (CIU)												
102		Equity												
103		Securitisation												
104		Other exposures												
105		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

Row Num	Exposure class	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		Public guarantees - Actual											
		31/12/2020											
85	Central banks												
86	Central governments												
87	Regional governments or local authorities												
88	Public sector entities												
89	Multilateral Development Banks												
90	International Organisations												
91	Institutions												
92	Corporates	0	0	0	0	0	0	0	0	0	0	0	-
93	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
94	Retail	0	0	0	0	0	0	0	0	0	0	0	-
95	of which: SME	0	0	0	0	0	0	0	0	0	0	0	-
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-
98	Items associated with particularly high risk												
99	Covered bonds												
100	Claims on institutions and corporates with a ST credit assessment												
101	Collective investments undertakings (CIU)												
102	Equity												
103	Securitisation												
104	Other exposures												
105	Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																								
107		Central governments																								
108		Regional governments or local authorities																								
109		Public sector entities																								
110		Multilateral Development Banks																								
111		International Organisations																								
112		Institutions																								
113		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
114		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
115		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
116	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
117		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
119		Items associated with particularly high risk																								
120		Covered bonds																								
121		Claims on institutions and corporates with a ST credit assessment																								
122		Collective investments undertakings (CIU)																								
123		Equity																								
124		Securitisation																								
125		Other exposures																								
126		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																								
128		Central governments																								
129		Regional governments or local authorities																								
130		Public sector entities																								
131		Multilateral Development Banks																								
132		International Organisations																								
133		Institutions																								
134		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
135		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
136		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
137	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
138		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
140		Items associated with particularly high risk																								
141		Covered bonds																								
142		Claims on institutions and corporates with a ST credit assessment																								
143		Collective investments undertakings (CIU)																								
144		Equity																								
145		Securitisation																								
146		Other exposures																								
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																								
149		Central governments																								
150		Regional governments or local authorities																								
151		Public sector entities																								
152		Multilateral Development Banks																								
153		International Organisations																								
154		Institutions																								
155		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
156		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
157		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
158	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
159		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
161		Items associated with particularly high risk																								
162		Covered bonds																								
163		Claims on institutions and corporates with a ST credit assessment																								
164		Collective investments undertakings (CIU)																								
165		Equity																								
166		Securitisation																								
167		Other exposures																								
168		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																								
170		Central governments																								
171		Regional governments or local authorities																								
172		Public sector entities																								
173		Multilateral Development Banks																								
174		International Organisations																								
175		Institutions																								
176		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
177		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
178		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
179	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
180		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
182		Items associated with particularly high risk																								
183		Covered bonds																								
184		Claims on institutions and corporates with a ST credit assessment																								
185		Collective investments undertakings (CIU)																								
186		Equity																								
187		Securitisation																								
188		Other exposures																								
189		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																								
191		Central governments																								
192		Regional governments or local authorities																								
193		Public sector entities																								
194		Multilateral Development Banks																								
195		International Organisations																								
196		Institutions																								
197		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
198		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
199		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
200	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
201		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
203		Items associated with particularly high risk																								
204		Covered bonds																								
205		Claims on institutions and corporates with a ST credit assessment																								
206		Collective investments undertakings (CIU)																								
207		Equity																								
208		Securitisation																								
209		Other exposures																								
210		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Actual 31/12/2020												Public guarantees - Actual 31/12/2020											
			Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																								
212		Central governments																								
213		Regional governments or local authorities																								
214		Public sector entities																								
215		Multilateral Development Banks																								
216		International Organisations																								
217		Institutions																								
218		Corporates	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
219		of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
220		Retail	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
221	N.A.	of which: SME													0	0	0	0	0	0	0	0	0	0	0	-
222		Secured by mortgages on immovable property													0	0	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-
224		Items associated with particularly high risk																								
225		Covered bonds																								
226		Claims on institutions and corporates with a ST credit assessment																								
227		Collective investments undertakings (CIU)																								
228		Equity																								
229		Securitisation																								
230		Other exposures																								
231		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	0	0	-

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AIB Group plc

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations																					
7		Institutions																					
8		Corporates	777	373	155	5	10	34	22.11%	712	386	206	4	9	45	21.97%	711	349	244	4	7	54	22.01%
9		of which: SME																					
10		Retail	402	128	95	4	14	41	43.77%	380	112	132	3	11	56	41.95%	369	95	161	3	9	67	41.68%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	1,396	325	292	4	19	64	21.78%	1,358	274	381	4	17	78	20.44%	1,319	230	464	4	15	92	19.92%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	2,895	1,073	958	16	49	211	21.98%	2,774	960	1,191	14	42	257	21.53%	2,714	825	1,387	13	35	296	21.36%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	37	19	14	0	2	4	29.25%	39	12	19	0	1	5	27.84%	39	8	23	0	1	6	27.68%
30		of which: SME																					
31		Retail	387	121	92	4	14	40	43.69%	367	104	128	3	11	54	42.02%	356	88	155	3	9	65	41.84%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	1,224	301	232	4	18	47	20.42%	1,196	248	313	4	17	61	19.54%	1,162	206	389	4	14	75	19.33%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	1,788	624	575	10	38	134	23.34%	1,755	493	739	10	32	167	22.65%	1,701	403	884	10	26	198	22.36%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	721	349	141	5	8	30	21.42%	655	370	187	3	8	40	21.39%	654	337	220	3	6	47	21.44%
51		of which: SME																					
52		Retail	14	8	3	0	0	1	46.35%	13	7	4	0	0	2	39.72%	12	7	5	0	0	2	36.87%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	173	24	60	0	1	16	27.04%	162	26	68	0	1	17	24.57%	157	24	75	0	0	17	22.97%
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	1,088	443	224	6	11	51	22.75%	1,000	462	293	4	10	64	21.76%	995	417	343	4	8	73	21.31%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	9.04%	0	0	0	0	0	0	8.94%	0	0	0	0	0	0	8.84%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	9.04%	0	0	0	0	0	0	8.94%	0	0	0	0	0	0	8.84%

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

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AIB Group plc

			25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45
			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116	N.A.	of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137	N.A.	of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158	N.A.	of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	N.A.	of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	N.A.	of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

			Moratoria - Baseline Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	N.A.	of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Public guarantees - Baseline Scenario

AIB Group plc

Row Num	(mln EUR, %)	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
		31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																														
2	Central governments																														
3	Regional governments or local authorities																														
4	Public sector entities																														
5	Multilateral Development Banks																														
6	International Organisations																														
7	Institutions																														
8	Corporates	162	126	45	35	5	9	0	0	0	5.47%	148	115	51	41	12	14	0	0	1	5.44%	147	114	48	38	17	18	0	0	1	5.51%
9	of which: SME																														
10	Retail	127	121	35	34	5	5	0	0	0	0.73%	120	115	36	35	11	10	0	0	0	0.83%	118	113	34	33	15	15	0	0	0	0.87%
11	of which: SME																														
12	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13	of which: non-SME																														
14	Items associated with particularly high risk																														
15	Covered bonds																														
16	Claims on institutions and corporates with a ST credit assessment																														
17	Collective investments undertakings (CIU)																														
18	Equity																														
19	Securitisation																														
20	Other exposures																														
21	Standardised Total	298	256	88	77	13	16	0	0	0	3.15%	277	237	95	84	27	28	0	0	1	3.36%	273	233	88	78	38	38	0	0	1	3.39%

Public guarantees - Baseline Scenario

IRELAND

Row Num	(mln EUR, %)	31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	Central banks																														
23	Central governments																														
24	Regional governments or local authorities																														
25	Public sector entities																														
26	Multilateral Development Banks																														
27	International Organisations																														
28	Institutions																														
29	Corporates	56	38	6	4	2	1	0	0	0	9.59%	53	36	8	5	3	2	0	0	0	9.58%	52	34	7	5	5	3	0	0	0	9.53%
30	of which: SME																														
31	Retail	16	12	2	1	0	0	0	0	0	7.70%	16	11	2	2	1	1	0	0	0	7.94%	15	11	2	2	1	1	0	0	0	7.95%
32	of which: SME																														
33	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34	of which: non-SME																														
35	Items associated with particularly high risk																														
36	Covered bonds																														
37	Claims on institutions and corporates with a ST credit assessment																														
38	Collective investments undertakings (CIU)																														
39	Equity																														
40	Securitisation																														
41	Other exposures																														
42	Standardised Total	75	51	9	5	2	1	0	0	0	9.22%	71	48	10	7	4	3	0	0	0	9.27%	69	46	10	7	7	4	0	0	1	9.23%

Public guarantees - Baseline Scenario

UNITED KINGDOM

Row Num	(mln EUR, %)	31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	Central banks																														
44	Central governments																														
45	Regional governments or local authorities																														
46	Public sector entities																														
47	Multilateral Development Banks																														
48	International Organisations																														
49	Institutions																														
50	Corporates	100	83	37	30	4	8	0	0	0	3.69%	89	74	42	35	9	12	0	0	0	3.76%	89	74	39	32	12	15	0	0	0	3.79%
51	of which: SME																														
52	Retail	110	109	32	32	5	5	0	0	0	0.17%	104	103	33	33	10	10	0	0	0	0.17%	102	101	31	31	14	14	0	0	0	0.17%
53	of which: SME																														
54	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55	of which: non-SME																														
56	Items associated with particularly high risk																														
57	Covered bonds																														
58	Claims on institutions and corporates with a ST credit assessment																														
59	Collective investments undertakings (CIU)																														
60	Equity																														
61	Securitisation																														
62	Other exposures																														
63	Standardised Total	219	201	76	68	11	15	0	0	0	2.10%	201	184	82	74	22	25	0	0	0	2.25%	199	182	75	68	31	33	0	0	1	2.22%

Public guarantees - Baseline Scenario

UNITED STATES

Row Num	(mln EUR, %)	31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks																														
65	Central governments																														
66	Regional governments or local authorities																														
67	Public sector entities																														
68	Multilateral Development Banks																														
69	International Organisations																														
70	Institutions																														
71	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72	of which: SME																														
73	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74	of which: SME																														
75	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76	of which: non-SME																														
77	Items associated with particularly high risk																														
78	Covered bonds																														
79	Claims on institutions and corporates with a ST credit assessment																														
80	Collective investments undertakings (CIU)																														
81	Equity																														
82	Securitisation																														
83	Other exposures																														
84	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

Public guarantees - Baseline Scenario

N.A.

Row Num	(mln EUR, %)	31/12/2021										31/12/2022										31/12/2023									
		Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	Central banks																														
86	Central governments																														
87	Regional governments or local authorities																														
88	Public sector entities																														
89	Multilateral Development Banks																														
90	International Organisations																														
91	Institutions																														
92	Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93	of which: SME																														
94	Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95	of which: SME																														
96	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97	of which: non-SME																														
98	Items associated with particularly high risk																														
99	Covered bonds																														
100	Claims on institutions and corporates with a ST credit assessment																														
101	Collective investments undertakings (CIU)																														
102	Equity																														
103	Securitisation																														
104	Other exposures																														
105	Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

![EBA European Banking Authority]

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

			46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	N.A.	of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	N.A.	of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	N.A.	of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	N.A.	of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	N.A.	of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Baseline Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	N.A.	of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Row Num			76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																					
2		Central governments																					
3		Regional governments or local authorities																					
4		Public sector entities																					
5		Multilateral Development Banks																					
6		International Organisations	`																				
7		Institutions																					
8		Corporates	722	415	168	17	37	61	36.25%	555	476	274	11	40	99	36.19%	499	447	359	8	37	131	36.47%
9		of which: SME																					
10		Retail	398	130	96	5	18	44	45.23%	364	120	141	5	16	63	44.41%	339	106	179	4	14	79	44.02%
11		of which: SME																					
12		Secured by mortgages on immovable property																					
13		of which: non-SME	1,384	331	298	8	38	104	34.92%	1,305	292	416	9	35	137	32.98%	1,226	258	529	7	28	170	32.10%
14		Items associated with particularly high risk																					
15		Covered bonds																					
16		Claims on institutions and corporates with a ST credit assessment																					
17		Collective investments undertakings (CIU)																					
18		Equity																					
19		Securitisation																					
20		Other exposures																					
21		Standardised Total	2,807	1,131	988	38	109	318	32.21%	2,498	1,091	1,336	30	104	434	32.45%	2,309	980	1,636	25	88	535	32.71%

Row Num																							
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks																					
23		Central governments																					
24		Regional governments or local authorities																					
25		Public sector entities																					
26		Multilateral Development Banks																					
27		International Organisations																					
28		Institutions																					
29		Corporates	36	19	14	1	4	6	38.66%	35	13	22	1	2	8	37.37%	32	10	28	1	2	10	36.74%
30		of which: SME																					
31		Retail	384	122	93	5	17	42	44.55%	352	111	136	4	15	60	43.92%	327	99	173	4	13	76	43.62%
32		of which: SME																					
33		Secured by mortgages on immovable property																					
34		of which: non-SME	1,213	306	238	7	36	74	31.33%	1,151	262	343	8	32	106	30.72%	1,086	227	444	7	26	136	30.62%
35		Items associated with particularly high risk																					
36		Covered bonds																					
37		Claims on institutions and corporates with a ST credit assessment																					
38		Collective investments undertakings (CIU)																					
39		Equity																					
40		Securitisation																					
41		Other exposures																					
42		Standardised Total	1,767	634	587	19	68	179	30.42%	1,668	521	799	18	58	251	31.36%	1,563	439	985	16	46	316	32.08%

Row Num																							
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks																					
44		Central governments																					
45		Regional governments or local authorities																					
46		Public sector entities																					
47		Multilateral Development Banks																					
48		International Organisations																					
49		Institutions																					
50		Corporates	668	390	153	16	33	55	36.03%	506	455	250	10	38	90	36.12%	454	429	329	7	35	120	36.50%
51		of which: SME																					
52		Retail	13	8	3	0	1	2	66.14%	11	8	5	0	1	3	58.06%	11	7	6	0	1	3	55.05%
53		of which: SME																					
54		Secured by mortgages on immovable property																					
55		of which: non-SME	171	25	61	1	2	30	49.04%	154	29	73	1	3	32	43.67%	141	30	85	1	3	34	39.84%
56		Items associated with particularly high risk																					
57		Covered bonds																					
58		Claims on institutions and corporates with a ST credit assessment																					
59		Collective investments undertakings (CIU)																					
60		Equity																					
61		Securitisation																					
62		Other exposures																					
63		Standardised Total	1,022	490	242	19	41	96	39.47%	815	563	377	12	46	139	36.80%	732	533	490	10	42	175	35.62%

Row Num																							
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks																					
65		Central governments																					
66		Regional governments or local authorities																					
67		Public sector entities																					
68		Multilateral Development Banks																					
69		International Organisations																					
70		Institutions																					
71		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
72		of which: SME																					
73		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
74		of which: SME																					
75		Secured by mortgages on immovable property																					
76		of which: non-SME	0	0	0	0	0	0	13.47%	0	0	0	0	0	0	13.28%	0	0	0	0	0	0	13.03%
77		Items associated with particularly high risk																					
78		Covered bonds																					
79		Claims on institutions and corporates with a ST credit assessment																					
80		Collective investments undertakings (CIU)																					
81		Equity																					
82		Securitisation																					
83		Other exposures																					
84		Standardised Total	0	0	0	0	0	0	13.47%	0	0	0	0	0	0	13.28%	0	0	0	0	0	0	13.03%

Row Num																							
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																					
86		Central governments																					
87		Regional governments or local authorities																					
88		Public sector entities																					
89		Multilateral Development Banks																					
90		International Organisations																					
91		Institutions																					
92		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
93		of which: SME																					
94		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
95		of which: SME																					
96		Secured by mortgages on immovable property																					
97		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
98		Items associated with particularly high risk																					
99		Covered bonds																					
100		Claims on institutions and corporates with a ST credit assessment																					
101		Collective investments undertakings (CIU)																					
102		Equity																					
103		Securitisation																					
104		Other exposures																					
105		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

Row Num		(mln EUR, %)	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96
			Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																					
107		Central governments																					
108		Regional governments or local authorities																					
109		Public sector entities																					
110		Multilateral Development Banks																					
111		International Organisations																					
112		Institutions																					
113		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
114		of which: SME																					
115		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
116	N.A.	of which: SME																					
117		Secured by mortgages on immovable property																					
118		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
119		Items associated with particularly high risk																					
120		Covered bonds																					
121		Claims on institutions and corporates with a ST credit assessment																					
122		Collective investments undertakings (CIU)																					
123		Equity																					
124		Securitisation																					
125		Other exposures																					
126		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																					
128		Central governments																					
129		Regional governments or local authorities																					
130		Public sector entities																					
131		Multilateral Development Banks																					
132		International Organisations																					
133		Institutions																					
134		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
135		of which: SME																					
136		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
137	N.A.	of which: SME																					
138		Secured by mortgages on immovable property																					
139		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
140		Items associated with particularly high risk																					
141		Covered bonds																					
142		Claims on institutions and corporates with a ST credit assessment																					
143		Collective investments undertakings (CIU)																					
144		Equity																					
145		Securitisation																					
146		Other exposures																					
147		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																					
149		Central governments																					
150		Regional governments or local authorities																					
151		Public sector entities																					
152		Multilateral Development Banks																					
153		International Organisations																					
154		Institutions																					
155		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
156		of which: SME																					
157		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
158	N.A.	of which: SME																					
159		Secured by mortgages on immovable property																					
160		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
161		Items associated with particularly high risk																					
162		Covered bonds																					
163		Claims on institutions and corporates with a ST credit assessment																					
164		Collective investments undertakings (CIU)																					
165		Equity																					
166		Securitisation																					
167		Other exposures																					
168		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																					
170		Central governments																					
171		Regional governments or local authorities																					
172		Public sector entities																					
173		Multilateral Development Banks																					
174		International Organisations																					
175		Institutions																					
176		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
177		of which: SME																					
178		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
179	N.A.	of which: SME																					
180		Secured by mortgages on immovable property																					
181		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
182		Items associated with particularly high risk																					
183		Covered bonds																					
184		Claims on institutions and corporates with a ST credit assessment																					
185		Collective investments undertakings (CIU)																					
186		Equity																					
187		Securitisation																					
188		Other exposures																					
189		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																					
191		Central governments																					
192		Regional governments or local authorities																					
193		Public sector entities																					
194		Multilateral Development Banks																					
195		International Organisations																					
196		Institutions																					
197		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
198		of which: SME																					
199		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
200	N.A.	of which: SME																					
201		Secured by mortgages on immovable property																					
202		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
203		Items associated with particularly high risk																					
204		Covered bonds																					
205		Claims on institutions and corporates with a ST credit assessment																					
206		Collective investments undertakings (CIU)																					
207		Equity																					
208		Securitisation																					
209		Other exposures																					
210		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

Row Num		(mln EUR, %)	Moratoria - Adverse Scenario																				
			31/12/2021							31/12/2022							31/12/2023						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																					
212		Central governments																					
213		Regional governments or local authorities																					
214		Public sector entities																					
215		Multilateral Development Banks																					
216		International Organisations																					
217		Institutions																					
218		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
219		of which: SME																					
220		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
221	N.A.	of which: SME																					
222		Secured by mortgages on immovable property																					
223		of which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
224		Items associated with particularly high risk																					
225		Covered bonds																					
226		Claims on institutions and corporates with a ST credit assessment																					
227		Collective investments undertakings (CIU)																					
228		Equity																					
229		Securitisation																					
230		Other exposures																					
231		Standardised Total	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	AIB Group plc	Central banks																														
2		Central governments																														
3		Regional governments or local authorities																														
4		Public sector entities																														
5		Multilateral Development Banks																														
6		International Organisations																														
7		Institutions																														
8		Corporates	155	120	50	40	7	10	1	1	0	7.19%	125	96	67	53	20	20	0	1	1	7.10%	114	88	66	53	31	29	0	1	2	7.12%
9		of which: SME																														
10		Retail	123	118	37	36	6	6	0	0	0	0.87%	113	108	41	40	13	13	0	0	0	1.02%	112	108	36	35	18	18	0	0	0	1.15%
11		of which: SME																														
12		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
13		of which: non-SME																														
14		Items associated with particularly high risk																														
15		Covered bonds																														
16		Claims on institutions and corporates with a ST credit assessment																														
17		Collective investments undertakings (CIU)																														
18		Equity																														
19		Securitisation																														
20		Other exposures																														
21		Standardised Total	287	246	96	84	16	19	1	1	1	4.58%	246	210	114	101	38	39	0	1	2	5.01%	234	199	108	95	57	55	0	1	3	5.15%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	IRELAND	Central banks																														
23		Central governments																														
24		Regional governments or local authorities																														
25		Public sector entities																														
26		Multilateral Development Banks																														
27		International Organisations																														
28		Institutions																														
29		Corporates	56	38	7	4	2	1	0	0	0	10.27%	51	34	9	6	4	3	0	0	0	10.03%	48	32	10	6	7	5	0	0	1	9.84%
30		of which: SME																														
31		Retail	16	12	2	1	0	0	0	0	0	8.42%	15	11	3	2	1	1	0	0	0	8.57%	14	10	3	2	2	1	0	0	0	8.57%
32		of which: SME																														
33		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
34		of which: non-SME																														
35		Items associated with particularly high risk																														
36		Covered bonds																														
37		Claims on institutions and corporates with a ST credit assessment																														
38		Collective investments undertakings (CIU)																														
39		Equity																														
40		Securitisation																														
41		Other exposures																														
42		Standardised Total	74	51	9	5	2	1	0	0	0	9.91%	68	46	12	8	5	3	0	0	1	9.75%	63	43	13	9	9	6	0	0	1	9.61%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43	UNITED KINGDOM	Central banks																														
44		Central governments																														
45		Regional governments or local authorities																														
46		Public sector entities																														
47		Multilateral Development Banks																														
48		International Organisations																														
49		Institutions																														
50		Corporates	93	77	42	35	5	9	0	1	0	6.17%	68	56	56	46	16	18	0	1	1	6.30%	61	51	55	45	24	24	0	1	2	6.31%
51		of which: SME																														
52		Retail	107	106	35	34	6	6	0	0	0	0.30%	98	97	37	37	12	12	0	0	0	0.32%	98	97	33	33	16	16	0	0	0	0.31%
53		of which: SME																														
54		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
55		of which: non-SME																														
56		Items associated with particularly high risk																														
57		Covered bonds																														
58		Claims on institutions and corporates with a ST credit assessment																														
59		Collective investments undertakings (CIU)																														
60		Equity																														
61		Securitisation																														
62		Other exposures																														
63		Standardised Total	209	192	83	75	13	17	0	1	1	3.83%	174	159	99	90	32	34	0	1	1	4.32%	166	152	92	84	47	47	0	1	2	4.39%

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	UNITED STATES	Central banks																														
65		Central governments																														
66		Regional governments or local authorities																														
67		Public sector entities																														
68		Multilateral Development Banks																														
69		International Organisations																														
70		Institutions																														
71		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
72		of which: SME																														
73		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
74		of which: SME																														
75		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
76		of which: non-SME																														
77		Items associated with particularly high risk																														
78		Covered bonds																														
79		Claims on institutions and corporates with a ST credit assessment																														
80		Collective investments undertakings (CIU)																														
81		Equity																														
82		Securitisation																														
83		Other exposures																														
84		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85	N.A.	Central banks																														
86		Central governments																														
87		Regional governments or local authorities																														
88		Public sector entities																														
89		Multilateral Development Banks																														
90		International Organisations																														
91		Institutions																														
92		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
93		of which: SME																														
94		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
95		of which: SME																														
96		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
97		of which: non-SME																														
98		Items associated with particularly high risk																														
99		Covered bonds																														
100		Claims on institutions and corporates with a ST credit assessment																														
101		Collective investments undertakings (CIU)																														
102		Equity																														
103		Securitisation																														
104		Other exposures																														
105		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 STA

AIB Group plc

			97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126
			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks																														
107		Central governments																														
108		Regional governments or local authorities																														
109		Public sector entities																														
110		Multilateral Development Banks																														
111		International Organisations																														
112		Institutions																														
113		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
114		of which: SME																														
115		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
116	N.A.	of which: SME																														
117		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
118		of which: non-SME																														
119		Items associated with particularly high risk																														
120		Covered bonds																														
121		Claims on institutions and corporates with a ST credit assessment																														
122		Collective investments undertakings (CIU)																														
123		Equity																														
124		Securitisation																														
125		Other exposures																														
126		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks																														
128		Central governments																														
129		Regional governments or local authorities																														
130		Public sector entities																														
131		Multilateral Development Banks																														
132		International Organisations																														
133		Institutions																														
134		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
135		of which: SME																														
136		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
137	N.A.	of which: SME																														
138		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
139		of which: non-SME																														
140		Items associated with particularly high risk																														
141		Covered bonds																														
142		Claims on institutions and corporates with a ST credit assessment																														
143		Collective investments undertakings (CIU)																														
144		Equity																														
145		Securitisation																														
146		Other exposures																														
147		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
148		Central banks																														
149		Central governments																														
150		Regional governments or local authorities																														
151		Public sector entities																														
152		Multilateral Development Banks																														
153		International Organisations																														
154		Institutions																														
155		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
156		of which: SME																														
157		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
158	N.A.	of which: SME																														
159		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
160		of which: non-SME																														
161		Items associated with particularly high risk																														
162		Covered bonds																														
163		Claims on institutions and corporates with a ST credit assessment																														
164		Collective investments undertakings (CIU)																														
165		Equity																														
166		Securitisation																														
167		Other exposures																														
168		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks																														
170		Central governments																														
171		Regional governments or local authorities																														
172		Public sector entities																														
173		Multilateral Development Banks																														
174		International Organisations																														
175		Institutions																														
176		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
177		of which: SME																														
178		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
179	N.A.	of which: SME																														
180		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
181		of which: non-SME																														
182		Items associated with particularly high risk																														
183		Covered bonds																														
184		Claims on institutions and corporates with a ST credit assessment																														
185		Collective investments undertakings (CIU)																														
186		Equity																														
187		Securitisation																														
188		Other exposures																														
189		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks																														
191		Central governments																														
192		Regional governments or local authorities																														
193		Public sector entities																														
194		Multilateral Development Banks																														
195		International Organisations																														
196		Institutions																														
197		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
198		of which: SME																														
199		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
200	N.A.	of which: SME																														
201		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
202		of which: non-SME																														
203		Items associated with particularly high risk																														
204		Covered bonds																														
205		Claims on institutions and corporates with a ST credit assessment																														
206		Collective investments undertakings (CIU)																														
207		Equity																														
208		Securitisation																														
209		Other exposures																														
210		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

			Public guarantees - Adverse Scenario																													
			31/12/2021										31/12/2022										31/12/2023									
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks																														
212		Central governments																														
213		Regional governments or local authorities																														
214		Public sector entities																														
215		Multilateral Development Banks																														
216		International Organisations																														
217		Institutions																														
218		Corporates	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
219		of which: SME																														
220		Retail	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
221	N.A.	of which: SME																														
222		Secured by mortgages on immovable property	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-
223		of which: non-SME																														
224		Items associated with particularly high risk																														
225		Covered bonds																														
226		Claims on institutions and corporates with a ST credit assessment																														
227		Collective investments undertakings (CIU)																														
228		Equity																														
229		Securitisation																														
230		Other exposures																														
231		Standardised Total	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Securitisations

AIB Group plc

Row Num		(mln EUR)	1 Actual 31/12/2020	2 Baseline Scenario 31/12/2021	3 Baseline Scenario 31/12/2022	4 Baseline Scenario 31/12/2023	5 Adverse Scenario 31/12/2021	6 Adverse Scenario 31/12/2022	7 Adverse Scenario 31/12/2023
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	658						
3		SEC-ERBA	492						
4		SEC-IAA	0						
5		**Total**	**1,150**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	96	102	107	113	143	174	217
8		SEC-ERBA	669	824	815	819	1,883	2,198	2,315
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**766**	**926**	**921**	**932**	**2,025**	**2,372**	**2,532**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2021 EU-wide Stress Test: Risk exposure amounts

AIB Group plc

		1	2	3	4	5	6	7
		Actual	**Baseline scenario**			**Adverse scenario**		
RowNum	(mln EUR)	**31/12/2020**	**31/12/2021**	**31/12/2022**	**31/12/2023**	**31/12/2021**	**31/12/2022**	**31/12/2023**
1	Risk exposure amount for credit risk	47,350	48,655	48,912	49,089	48,723	49,227	49,628
2	Risk exposure amount for securitisations and re-securitisations	766	926	921	932	2,025	2,372	2,532
3	Risk exposure amount other credit risk	46,584	47,729	47,991	48,157	46,698	46,855	47,096
4	Risk exposure amount for market risk	543	543	543	543	543	543	543
5	Risk exposure amount for operational risk	4,686	4,686	4,686	4,686	4,686	4,686	4,686
6	Other risk exposure amounts	0	0	0	0	0	0	0
7	**Total risk exposure amount**	**52,579**	**53,885**	**54,142**	**54,319**	**53,953**	**54,457**	**54,858**
8	**Total Risk exposure amount (transitional)**	**53,036**	**53,989**	**54,161**	**54,319**	**54,286**	**54,657**	**54,909**
9	**Total Risk exposure amount (fully loaded)**	**52,579**	**53,885**	**54,142**	**54,319**	**53,953**	**54,457**	**54,858**

2021 EU-wide Stress Test: Capital

AIB Group plc

RowNum			(mln EUR,%)	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	**OWN FUNDS**		**12,680**	**11,862**	**11,264**	**10,593**	**10,881**	**9,435**	**7,891**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**10,046**	**9,229**	**8,632**	**7,961**	**8,251**	**6,806**	**5,264**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,696	1,696	1,696	1,696	1,696	1,696	1,696
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
5		A.1.2	Retained earnings		12,944	13,032	12,897	12,743	11,915	10,925	9,954
6		A.1.3	Accumulated other comprehensive income		159	159	159	159	-171	-171	-171
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		746	746	746	746	518	518	518
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-101	-101	-101
9		A.1.3.3	Other OCI contributions		-587	-587	-587	-587	-587	-587	-587
10		A.1.4	Other Reserves		-2,499	-2,499	-2,499	-2,499	-2,499	-2,499	-2,499
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-570	-570	-570	-570	-343	-343	-343
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-30	-30	-30	-30	-32	-32	-32
15		A.1.7.2	Cash flow hedge reserve		-540	-540	-540	-540	-312	-312	-312
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-485	-485	-485	-485	-485	-485	-485
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,721	-2,643	-2,643	-2,643	-2,763	-2,763	-2,763
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-118	-187	-234	0	0	0
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-23	-137	-2	-23	-142
21		A.1.12	(-) Defined benefit pension fund assets		-22	-22	-22	-22	-104	-104	-104
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	**OWN FUNDS**	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-317	-317	-317	-317	-317	-317	-317
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	0
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-884	-355	-329	-309	-643	-648	-619
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	343	343	343	343	343	343	343	343
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		48	47	47	47	47	47	47
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		638	85	47	20	497	503	462
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		50	25	14	6	149	151	139
38		A.1.23	Transitional adjustments		1,863	1,000	627	271	1,325	891	438
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	0
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		796	207	99	7	496	338	162
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		796	207	99	7	496	338	162
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
44		A.1.23.4	Other transitional adjustments to CET1 Capital		1,067	793	529	264	829	553	276
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		1,067	793	529	264	829	553	276
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
48		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**1,115**	**1,115**	**1,115**	**1,115**	**1,115**	**1,115**	**1,115**
49		A.2.1	Additional Tier 1 Capital instruments		1,115	1,115	1,115	1,115	1,115	1,115	1,115
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
54		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**11,162**	**10,345**	**9,747**	**9,076**	**9,367**	**7,922**	**6,379**
55		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**1,519**	**1,517**	**1,517**	**1,516**	**1,515**	**1,513**	**1,512**
56		A.4.1	Tier 2 Capital instruments		1,523	1,523	1,523	1,523	1,523	1,523	1,523
57		A.4.2	Other Tier 2 Capital components and deductions		131	0	0	0	102	122	131
58		A.4.3	Tier 2 transitional adjustments		-135	-6	-6	-7	-110	-132	-142
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-131	0	0	0	-102	-122	-131
60		A.5	**Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2**		0	0	0	0	0	0	0

2021 EU-wide Stress Test: Capital

AIB Group plc

RowNum			(mln EUR,%)	1 IFRS 9 first implementation	2 Actual	3 Baseline Scenario	4	5	6 Adverse Scenario	7	8
				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61	TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		52,579	53,885	54,142	54,319	53,953	54,457	54,858
62		B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		457	104	19	0	334	200	51
64	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		18.94%	17.09%	15.94%	14.66%	15.20%	12.45%	9.59%
65		C.2	Tier 1 Capital ratio		21.05%	19.16%	18.00%	16.71%	17.25%	14.49%	11.62%
66		C.3	Total Capital ratio		23.91%	21.97%	20.80%	19.50%	20.04%	17.26%	14.37%
67	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,183	8,229	8,004	7,690	6,927	5,915	4,826
68		D.2	TIER 1 CAPITAL (fully loaded)		9,299	9,345	9,120	8,805	8,042	7,031	5,941
69		D.3	TOTAL CAPITAL (fully loaded)		10,953	10,868	10,643	10,328	9,667	8,676	7,595
70	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		15.56%	15.27%	14.78%	14.16%	12.84%	10.86%	8.80%
71		E.2	Tier 1 Capital ratio		17.69%	17.34%	16.84%	16.21%	14.91%	12.91%	10.83%
72		E.3	Total Capital ratio		20.83%	20.17%	19.66%	19.01%	17.92%	15.93%	13.85%
73	Memorandum items	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	0	0	0	0	0	0
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76		H.1	Total leverage ratio exposures (transitional)		113,344	113,344	113,344	113,344	113,344	113,344	113,344
77		H.2	Total leverage ratio exposures (fully loaded)		111,378	111,378	111,378	111,378	111,378	111,378	111,378
78		H.3	Leverage ratio (transitional)		9.85%	9.13%	8.60%	8.01%	8.26%	6.99%	5.63%
79		H.4	Leverage ratio (fully loaded)		8.35%	8.39%	8.19%	7.91%	7.22%	6.31%	5.33%
80	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
82		P.3	O-SII buffer		1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83		P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		3.50%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%
87	Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
88		R.1.1	Of which: CET1		1.69%	1.69%	1.69%	1.69%	1.69%	1.69%	1.69%
89		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.00%	11.00%	11.00%	11.00%	11.00%	11.00%	11.00%
90		R.2.1	Of which: CET1		6.19%	6.19%	6.19%	6.19%	6.19%	6.19%	6.19%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.50%	15.00%	15.00%	15.00%	15.00%	15.00%	15.00%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		9.69%	10.19%	10.19%	10.19%	10.19%	10.19%	10.19%

2021 EU-wide Stress Test: P&L

AIB Group plc

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	**Net interest income**	1,872	1,740	1,686	1,612	1,630	1,551	1,444
2	Interest income	2,127	2,053	1,970	1,880	2,042	1,944	1,821
3	Interest expense	-255	-313	-284	-268	-412	-393	-377
4	**Dividend income**	26	26	26	26	13	13	13
5	**Net fee and commission income**	380	380	380	380	304	304	304
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	-30	-25	-25	-25	-51	-25	-25
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-92		
8	**Other operating income not listed above, net**	117	0	0	0	-1	0	0
9	**Total operating income, net**	2,366	2,121	2,067	1,993	1,804	1,843	1,736
10	**Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss**	-1,420	69	-332	-279	-836	-839	-791
11	**Other income and expenses not listed above, net**	-1,875	-1,807	-1,807	-1,805	-1,932	-1,931	-1,918
12	**Profit or (-) loss before tax from continuing operations**	-929	383	-72	-91	-965	-927	-973
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	190	-78	0	0	0	0	0
14	**Profit or (-) loss after tax from discontinued operations**	0						
15	**Profit or (-) loss for the year**	**-739**	**305**	**-72**	**-91**	**-965**	**-927**	**-973**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	29	217	63	63	63	63	-2
17	**Attributable to owners of the parent net of estimated dividends**	-768	88	-135	-154	-1,028	-990	-971
18	Memo row: Impact of one-off adjustments		18	18	18	18	18	18
19	Total post-tax MDA-related adjustment		0	0	0	0	0	65

2021 EU-wide Stress Test

Major capital measures and realised losses

AIB Group plc

RowNum	Issuance of CET 1 Instruments 01 January to 31 March 2021 (mln EUR)	1 Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0