

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	
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		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	um (mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	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	4 Profit or (-) loss for the year	-739	305	-72	-91	-965	-927	-973
5	5 Coverage ratio: non-performing exposure (%)	31.71%	30.90%	29.43%	28.63%	37.27%	35.89%	35.05%
6	6 Common Equity Tier 1 capital	10,046	9,229	8,632	7,961	8,251	6,806	5,264
7	7 Total Risk exposure amount (all transitional adjustments included)	53,036	53,989	54,161	54,319	54,286	54,657	54,909
8	8 Common Equity Tier 1 ratio, %	18.94%	17.09%	15.94%	14.66%	15.20%	12.45%	9.59%
9	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
10	11 Total leverage ratio exposures	113,344	113,344	113,344	113,344	113,344	113,344	113,344
12	12 Leverage ratio, %	9.85%	9.13%	8.60%	8.01%	8.26%	6.99%	5.63%
13	13 Fully loaded leverage ratio, %	8.35%	8.39%	8.19%	7.91%	7.22%	6.31%	5.33%
			Memorano	lum 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
1!	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
10	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)
10		Vac
18	New definition of default?	Yes



		AIB Group plc	_														
				1	2	3	4	5	6	7	8	9	10 11	12	13	14	15
											Actual						
											31/12/2020						
					Exposur	e values			Risk exposi	ure amounts							
				A-IRE	3	F-IRI	В	A-IF	RB	F-II	RB	Stage 1 evanceure Stag	yo 2 ovmosumo. Shago 2 ovmosumo	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stag	ge 2 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
1		Central banks		0	0	6,317	0	0	0	0		0 6,060	0		0	0) -
2		Central governments		0	0	3,012	0	0	0	48		0 25	6	O (0	0	0.00%
3		Institutions		0	0	14,433	0	0	0	2,024		0 393	0 ()	0	0) -
4		Corporates		0	0	12,587	539	0	0	14,017		0 8,106	3,792 539	9 6	8 457	155	28.68%
5		Corporates - Of Which: Specialised Lending		0	0	1,210	0	0	0	899		0 1,051	9 (2 0	0) -
6		Corporates - Of Which: SME		0	0	2,631	359	9 0	0	3,258		0 1,375	1,256 359	3	7 151	90	25.09% 5 29.79% 5 29.79%
7		Retail		17,528	1,058	0	0	4,977	750	0		0 16,341	1,186 1,058	3 2	1 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	3 2	1 31	315	29.79%
9	AIB Group plc	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0		0 0	0 (0	0	0) -
10	7 tib Group pic	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	3 2	1 31	315	29.79%
11		Retail - Qualifying Revolving		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) -
13		Retail - Other Retail - Of Which: SME		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) -
15		Equity		0	0			0	0			0	0	0	0	0) -
16		Securitisation															
17		Other non-credit obligation assets		6	0	24.242		6	0	11.000		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%

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

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

									Actual							
									31/12/2020							
			Exposi	ıre values			Risk expos	ure amounts								
		A-	IRB	F-II	RB	A-I	:RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um	(mln EUR,	Non-defaulted %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
55	Central banks	C		0 191		0 0		0		0 15	4 (0	(0 () -
56	Central governments	C)	0 256		0		0		0	0 () (0	(0 () -
57	Institutions	C		0 355		0 0		0 66		0 5	3 () (O C	(0 () -
58	Corporates	C)	0 2,237		5 0		2,754		0 1,75	0 413		5 14	4:	1	15.12%
59	Corporates - Of Which: Specialised Lending	C)	0 0		0 0		0		0	0 () (0	(0 () -
60	Corporates - Of Which: SME	C)	0 0		0 0		0		0	0 () (0	(0 () -
61	Retail	2		0		0		0		0	1 (0		0	3.289
62	Retail - Secured on real estate property	2		0 0		0 0		0		0	1 () (O C	(0 (3.28° 3.28°
63 LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	C		0 0		0 0		0		0	0 () (O C	(0 () -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	2		0 0		0 0		0		0	1 () (0	(0 (3.289
65	Retail - Qualifying Revolving	C		0 0		0 0		0		0	0 () (0	(0 () -
66	Retail - Other Retail	C		0 0		0 0		0		0	0 () (0	(0 () -
67	Retail - Other Retail - Of Which: SME	C		0 0		0 0		0		0	0 () (0	(0 () -
68	Retail - Other Retail - Of Which: non-SME	C)	0		0 0		0		0	0 () (0	(0 () -
69	Equity	C)	0		0		0			0 () (0	(0 () -
70	Securitisation															
71	Other non-credit obligation assets	C		0		0		D			0		0	(0) -
72	IRB TOTAL	2		3,039		5 0		2,819		0 1,963	413	3 5	14	41	L 1	14.53%



	AIB Group plc		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	sure amounts								
			A-II	RB	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of provisions for	Coverage Rat
cowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 expos
73	Central banks		0	C	0		0 0		0 0		0	0 0	0	0	C	() <u>-</u>
74	Central governments		0	C	0		0		0		0	0	0	0	C	() -
5	Institutions		0	C	0		0 0		0		0	0	0	0	С	(<i>)</i> -
² 6	Corporates		0	C	0		0 0		0		0	0	0	0	С	() -
7	Corporates - Of Which: Specialised Lending		0	C	0		0		0		0	0	0	0	C	() -
8	Corporates - Of Which: SME		0	C	0		0		0		0	0	0	0	C	() -
9	Retail		0	C	0		0		0		0	0	0	0	C	() -
0	Retail - Secured on real estate property		0	C	0		0		0		0	0	0	0	C	() -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	C	0		0		0		0	0	0	0	C	() -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	0		0		0		0	0	0	0	C	() -
33	Retail - Qualifying Revolving		0	C	0		0 0		0		0	0	0	0	C	() -
84	Retail - Other Retail		0	C	0		0		0		0	0	0	0	C	() -
85	Retail - Other Retail - Of Which: SME		0	C	0		0		0		0	0	0	0	C	(J -
36	Retail - Other Retail - Of Which: non-SME		0	C	0		0 0		0		0	0	0	0	C	(J -
87	Equity		0	C)		0		0			0	0	0	C	(J -
88	Securitisation																
89	Other non-credit obligation assets		0	C			0		0			0	0	0	C	(J -
90	IRB TOTAL		0	0	0		0		0		ol (0	0	0	0		-آر

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

											Actual						
											31/12/2020						
					Exposu	re values			Risk exposi	ure amounts							
				A-IF	RB	F-II	₹В	A-I	RB	F-I	RB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagement
109		Central banks		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) -
111		Institutions		0	(0		0	0	0		0	0 0	0	0	0) -
112		Corporates		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) -
114		Corporates - Of Which: SME		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) -
116		Retail - Secured on real estate property		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) -
118	N.A.	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		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) -
121		Retail - Other Retail - Of Which: SME		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) -
123		Equity		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) -
126		IRB TOTAL		0		0		0	0	0		0 0	0 0	0	0	0	-

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts	0_,,							
				A-I		F-II	RB	A-I		F-I	RB	7			Stock of	Stock of	Stock of	
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks		0	(0		0	0	0		0		0	0	0	C) -
128		Central governments		0	(0		0	0	0		0	0	0	0	0	C) -
129		Institutions		0	(0		0	0	0		0	0	0	0	0	C) -
130		Corporates		0	(0		0	0	0		0	0	0	0	0	C) -
131		Corporates - Of Which: Specialised Lending		0	(0		0	0	0		0	0	0	0	0	C) -
132		Corporates - Of Which: SME		0	(0		0	0	0		0	0	0	0	0	C) -
133		Retail		0	(0		0	0	0		0	0	0	0	0	C) -
134		Retail - Secured on real estate property		0	(0		0	0	0		0	0	0	0	0	C) -
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0		0	0	0		0	0	0	0	0	C) -
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0		0	0	0		0	0	0	0	0	C) -
137		Retail - Qualifying Revolving		0	(0		0	0	0		0	0 0	0	0	0	C) -
138		Retail - Other Retail		0	(0		0	0	0		0	0	0	0	0	C) -
139		Retail - Other Retail - Of Which: SME		0	(0		0	0	0		0	0 0	0	0	0	C) -
140		Retail - Other Retail - Of Which: non-SME		0	(0		0	0	0		0	0 0	0	0	0	C	J -
141		Equity		0	()		0	0				0 0	0	0	0	C) -
142		Securitisation																
143		Other non-credit obligation assets		0	(0	0				0 0	0	0	0	C	J-
144		IRB TOTAL		0	0	0		0	0	0		0	0	0	0	0	0	/-



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

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IF	RB	F-1	[RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0		0 0		0 0	C	0		0 0	0 (0	0	() -
164		Central governments		0		0 0		0 0	C	0		0 0	0 (0	0	(0 -
165		Institutions		0		0 0		0 0	C	0		0 0	0 (0	0	() -
166		Corporates		0		0 0		0 0	C	0		0 0	0 (0	0	() -
167		Corporates - Of Which: Specialised Lending		0		0 0		0 0	C	0		0 0	0 (0	0	() -
168		Corporates - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
169		Retail		0		0 0		0 0	C	0		0 0	0 (0	0	() -
170		Retail - Secured on real estate property		0		0 0		0 0	C	0		0 0	0 (0	0	() -
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
173		Retail - Qualifying Revolving		0		0 0		0 0	C	0		0 0	0 (0	0	() -
174		Retail - Other Retail		0		0		0 0	C	0		0 0	0 (0	0	() -
175		Retail - Other Retail - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
176		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (0	0	() -
177		Equity		0		0		0	C)		0	0 (0	0	() -
178		Securitisation															
179		Other non-credit obligation assets		0		0		0	C)		0	0 (0	0	() -
180		IRB TOTAL		0	(0		0	0	0		0	0 0	0	0	0) -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of provisions for	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagemen
181		Central banks		0	(0	(0 0	(0		0 () (O	0	0	0) -
182		Central governments		0	(0	(0 0	(0		0 () (0	0	0	0) -
183		Institutions		0	(0	(0 0	(0		0 () (0	0	0	0) -
184		Corporates		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) -
186		Corporates - Of Which: SME		0	(0	(0 0	(0		0 () (0	0	0	0) -
187		Retail		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) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(0	(0 0	(0		0 () (0	0	0	0) -
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(0	(0 0	(0		0 () (0	0	0	0) -
191		Retail - Qualifying Revolving		0	(0	(0 0	(0		0 () (0	0	0	0) -
192		Retail - Other Retail		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) -
194		Retail - Other Retail - Of Which: non-SME		0	(0	(0 0	(0		0 () (0	0	0	0) -
195		Equity		0	(0	() (0	0	0	0) -
196		Securitisation																
197		Other non-credit obligation assets		0	(0	() (O C	0	0	0) -
198		IRB TOTAL		0	0	0		0	0	0		0		0	0	0	0	<u>/</u>



	AIB Group plc																						
		1		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			
RowN um		Stage 1 e	posure Stage	ge 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposure	Stock of 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		6,055	2	3	1		0 1	40.00%	6,050	4	1	5	1 0	Ž	2 40.00%	6,045		5	9 1	0	4	40.00%
2	Central governments		25	6	0	0		0	1.51%	6 25	(5	O	0 0	(0 2.77%	25		6	0 0	0	0	3.95%
3	Institutions		392	1	0	O		0	14.41%	6 391		1	1	0	(0 11.84%	390		1	2 0	0	0	11.31%
4	Corporates		8,524	3,031	883	28	149	9 264	29.86%	6 8,528	2,724	1,18	5	2 123	35!	5 29.97%	8,512	2,50	1,42	4 23	107	430	30.22%
5	Corporates - Of Which: Specialised Lending		1,058	3	0	0		0	21.65%	6 1,058		2	0	0		0 21.63%	1,057	,	3	0	0	0	21.61%
6	Corporates - Of Which: SME		1,556	861	572	. 19	4	0 151	26.30%	6 1,633	632	72	5	4 22	192	26.41%	1,721	. 45	81	9 15	16	217	26.53%
7	Retail		14,952	2,412	1,222	. 8	2	1 332	27.17%	6 14,595	2,570	1,420	0	7 24	353	3 24.84%	14,605	2,39	1,59	0 7	21	370	23.29%
8	Retail - Secured on real estate property		14,952	2,412	1,222	. 8	3	1 332	27.17%	6 14,595	2,570	1,420	O	7 24	353	3 24.84%	14,605	2,39	1,59	0 7	21	370	23.29%
AIB Group plc	Retail - Secured on real estate property - Of Which: SME		0	0	0	O		0	-	0	(O	0		0 -	0		0	0	0	0	-
10 AID Gloup pic	Retail - Secured on real estate property - Of Which: non-SME		14,952	2,412	1,222	. 8	2	1 332	27.17%	6 14,595	2,570	1,420		7 24	353	3 24.84%	14,605	2,39	1,59	0 7	21	370	23.29%
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	(O	0		0 -	0		0	0	0	0	-
13	Retail - Other Retail - Of Which: SME		0	0	0	0		0	-	0	(O	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	-
15	Equity		0	0	0	C		0	-	0	(0	0 0		0 -	0		0	0 0	0	0	-
16	Securitisation																						
17	Other non-credit obligation assets		3	4	0	C		0	-	3	4	1	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	3	147	711	L 27.19%	29,580	4,90	3,02	31	128	804	26.59%

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure Stage	3 exposure p	Stock of provisions for age 1 exposure	Stock of provisions for Stage 2 exposure Si	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		e Stage 2 exposure	Stage 3 exposure	Stock of 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	Central banks		0	0	0	0	0	0) -	0	(0 (C	() -		0	0 ()	o c	C) -
20	Central governments		0	0	0	0	0	0) -	0	() (0 (C	() -		0 (0 (0	C) -
21	Institutions		19	0	0	0	0	0	1.96%	18		1	1 (((1.91%	1	8	1		0	0	1.93%
22	Corporates		4,919	2,117	767	24	87	227	29.56%	5,052	1,752	2 1,000	0 19	60	292	29.22%	5,15	7 1,479	9 1,167	19	50	340	29.13%
23	Corporates - Of Which: Specialised Lending		721	2	0	0	0	0	21.65%	722	2	2 (0 (((21.63%	72	1 2	2 (0	0	21.61%
24	Corporates - Of Which: SME		1,550	858	571	19	40	150	26.27%	1,625	630	724	4 14	. 22	. 191	26.37%	1,71	3 449	9 817	1.	5 16	216	26.48%
25	Retail		14,942	2,408	1,214	8	21	330	27.18%	14,585	2,566	1,412	2	24	351	24.85%	14,59	2,387	7 1,583		7 21	368	3 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	2	24	351	24.85%	14,59	2,387	7 1,583		7 21	368	23.29%
27 IDELA	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	0	(0 (0) -		0	0 (0) -
IRELA	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	2	24	351	24.85%	14,59	2,387	7 1,583		7 21	368	3 23.29%
29	Retail - Qualifying Revolving		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) -
31	Retail - Other Retail - Of Which: SME		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) -
33	Equity		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		1 (0 (0) -		3	4 (O C	0) -
36	IRB TOTAL		19,882	4,529	1,981	32	108	557	28.10%	19,658	4,322	2,412	2 25	84	643	26.65%	19,77	3,871	1 2,749	26	71	708	25.76%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR,		e 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos	o - Stage 1 expos	ure Stage 2 exposur	e Stage 3 exposure	Stock of 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	Central banks	5,895	2	3	1 (0 1	40.00%	5,891		4 6	5 1	1	0	2 40.	00% 5,	886	5	9	1 () 4	40.00%
38	Central governments	0	0	0	0 (0 0) -	C)	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	40.00%
40	Corporates	481	62	49	0	5 13	25.54%	505	5	31 57	7 0) :	3 1	.5 27.	00%	513	18 6	2	0 2	2 17	27.73%
41	Corporates - Of Which: Specialised Lending	202	0	0	0 (0 0	21.65%	202	2	0 (0)	0	0 21.	53%	201	1	0	0 (0	21.61%
42	Corporates - Of Which: SME	6	4	1	0	0	45.78%	8	3	2	2 0		0	1 46.	12%	8	1	2	0 () 1	46.81%
43	Retail	6	2	5	0	0 1	27.02%	5	5	2 6	6 0		0	2 26.	1%	5	2	5	0 () 2	25.43%
44	Retail - Secured on real estate property	6	2	5	0	0 1	27.02%	5	5	2 6	6 0		0	2 26.	11%	5	2	5	0 0	2	. 25.43%
45 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 (0	-	C)	0 (0		0	0 -		0	0	0	0 (0	<i>i</i>
46 UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	6	2	5	0	0 1	27.02%	5	5	2	6 0		0	2 26.	1%	5	2	5	0 (2	25.43%
47	Retail - Qualifying Revolving	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 (0	<u>/</u>
48	Retail - Other Retail	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 (0	<u> </u>
49	Retail - Other Retail - Of Which: SME	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 (0	<u> </u>
50	Retail - Other Retail - Of Which: non-SME	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 (0	<u> </u>
51	Equity	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 (0	<u> </u>
52	Securitisation																				
53	Other non-credit obligation assets	0	0	0	0 (0 0) -	C)	0 (0		0	0 -		0	0	0	0 0	0	<u> </u>
54	IRB TOTAL	6,611	66	58	1 5	5 15	26.44%	6,629) 3	87 68	3 1	L] 3	3 1	9 28.0	9% 6,0	533 2	25 7:	7 :	1 2	<u>2</u> 2	29.02%

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(mln EUR		e 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rati Stage 3 expos	io - sure Stage 1 exposul	e Stage 2 exposur	e Stage 3 exposure	Stock of 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	Central banks	154	0	0	0 0	0	40.00%	154		0 0	0	0	0 40.0	00%	54	0 (C	0	0	40.00%
56	Central governments	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0 (C	0	0	-
57	Institutions	58	0	0	0 0	0	40.00%	58		0 0	0	0	0 40.0	00%	58	0 (C	0	0	40.00%
58	Corporates	1,460	675	33	4 37	7 12	37.01%	1,261	83	37 70	3	44	27 38.5	58% 1,1	16 93	9 113	3	43	44	39.11%
59	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	0		0 0	O C	0	0 -		0	0 (C	0	0	-
60	Corporates - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0 (C	0	0	-
61	Retail	1	0	0	0 0	0	12.45%	1		0 0	0	0	0 12.4	46%	1	0	C	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 12.4	46%	1	0	C	0	0	12.38%
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0	C	0	0	-
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	0	12.45%	1		0	0	0	0 12.4	46%	1	0	C	0	0	12.38%
65	Retail - Qualifying Revolving	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0	C	0	0	-
66	Retail - Other Retail	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0	C	0	0	-
67	Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	0		0	0	0	0 -		0	0	C	0	0	-
68	Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0		0		0 0	0	0	0 -		0	0	C	0	0	-
69	Equity	0	0	0	0 0	0		0		0 0	0	0	0 -		0	0 (C	0	0	-
70	Securitisation																			
71	Other non-credit obligation assets	0	0	0	0 0	0	-	0		0 0	O	0	0 -		0	0 (C	0	0	-
72	IRB TOTAL	1,673	675	33	4 37	12	36.78%	1,474	83	7 70	3	44	27 38.4	4% 1,32	93	9 113	3	43	44	39.02%



			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 (mln EUR, %)	1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0	0	0	0	(0	-	0	(0 0	(0	0	-		0	0 (0	0	(0 -
	Central governments		0	0	0	0	(0	-	0	(0		0	0	-		0	0 (0	0	(0 -
	Institutions		0	0	0	0	(0	-	0	(0		0	0	-		0	0 (0	0	(0 -
	Corporates		0	0	0	0	(0	-	0				0	0	-		0		0	0	(0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	(0	-	0				0	0	-		0		0	0		0 -
	Corporates - Of Which: SME Retail		0	0	0	0	(0	-	0				0	0	<u>-</u>		0		0	0	(0 -
			0	0	0	0	(0	-	0				0	0	<u>-</u>		0		0	0	(0 - 0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(0	_	0				0	0	- -		0 N		0	0		0 - n -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	_	0					0	_		<u>0</u>		0	0		0 - N -
	Retail - Qualifying Revolving		0	0	0	0) 0	_	0				0	0	-		0	0 0	0	0) -
	Retail - Other Retail		0	0	0	0		0	-	0				0	0) -		0	0 (0	0		0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	(0	-	0				0	0	-		0	0 (0	0	(0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	(0	-	0	(0	0	-		0	0 0	0	0	(0 -
	Equity		0	0	0	0	(0	-	0	(0 0)	0	O	-		0	0 (0	0	(0 -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	(0	-	0	(0)	0	0	-		0	0 (0	0	(0 -
	IRB TOTAL		0	0	0	0	0	0	-	0	C	0	(0	0	-	(0	0 0	0	0	0) -

												Baseline Scenario										
					31/12	/2021						31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exp	Stoc posure provision Stage 1 e	k of Stock ons for provisions	of Stock of s for provisions for oosure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of e provisions for Stage 1 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 exposu
91	Central banks		0	0	0	0	0	0 -	0		0 (0	0	() -		0	0	0) C	0	J -
92	Central governments		0	0	0	0	0	0 -	0		0	0 0	0	() -		0	0	0	C	0'	J -
93	Institutions		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	<u>(</u>	0'	<i>J</i> -
94	Corporates		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	C	0'	<i>i</i> -
95	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	C	0'	л -
96	Corporates - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	0	0'	<i>i</i> -
97	Retail		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	C	0'	<i>)</i> -
98	Retail - Secured on real estate property		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	0	0'	<u>/ -</u>
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	C	0'	<i>)</i> -
100 IN.A.	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'	<i>i</i> -
101	Retail - Qualifying Revolving		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	0	0'	<i>i</i> -
102	Retail - Other Retail		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	0	0'	<i>i</i> -
103	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0 -	0		0	0	0	() -		0	0	0	0	0'	<i>i</i> -
104	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0 -	0		0	0 0	0	() -		0	0	0	C	0	<u>/ -</u>
105	Equity Securitisation		0	0	0	0	0	0 -	0		0	0 0	0	() -	(0	0	0	C	0	<u>/-</u>
106																						
107	Other non-credit obligation assets		0	0	0	0	0	0 -	0		0 (0 0	0	() -		0	0	0	<u> </u>	0'	<u>/- </u>
108	IRB TOTAL		0	0	0	0	0	0 -	0		0 0	0 0	0) -		0	0	0	<u> </u>	J 0'	/ -

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
Rowl			Stage 1 exposure Stage 2 ex	posure Stage 3 exposur	Stock of e provisions for Stage 1 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
um			(mln EUR, %)																			
109		Central banks	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
110		Central governments	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0	/ -
111		Institutions	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0	/-
112		Corporates	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0	/-
113		Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
114		Corporates - Of Which: SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	C	0	0	/-
115		Retail	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
116		Retail - Secured on real estate property	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
117	N.A.	Retail - Secured on real estate property - Of Which: SI		0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
118	I VI/AI	Retail - Secured of real estate property - Of Which. He	on-SME 0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/-
119		Retail - Qualifying Revolving	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
120		Retail - Other Retail	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/-
121		Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
122		Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/-
123		Equity	0	0	0	0 0	0	-	C	0	0	0	0	0	-	0	(0	0	0	0	/ -
124		Securitisation																				
125		Other non-credit obligation assets	0	0	0	0 0	0	-	C	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'	1-

												baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %	Stage 1 exposure Stage 2 exposu	ure Stage 3 exposure	Stock of provisions for Stage 1 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 expo	osure Stage 3 exposure	Stock of e provisions for Stage 1 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposi	Stock of provisions for Stage 3 expos	Coverage Stage 3 ex
	Central banks		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C		0	0		0	0 -
	Central governments		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C)	0	0		0	0 -
	Institutions		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C)	0	0		0	0 -
	Corporates		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C		0	0		0	0 -
	Corporates - Of Which: Specialised Lending		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C)	0	0		0	0 -
	Corporates - Of Which: SME		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C)	0	0		0	0 -
	Retail		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C		0	0		0	0 -
	Retail - Secured on real estate property		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C		0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C		0	0		0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C		0	0		0	0 -
	Retail - Qualifying Revolving		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C		0	0		0	0 -
	Retail - Other Retail		0	0 0	0	0	0	-	0)	0	0 0	0	0	-	0		0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0 0	C	0	0	-	0		0	0 0	0	0	-	C		0	0		0	0 -
	Equity		0	0 0	C	0	0	-	0)	0	0 0	0	0	-	C)	0	0		0	0 -
	Securitisation																					
	Other non-credit obligation assets		0	0 0		0	0	-	0)	0	0 0	0	0	-	C)	0	0		0	0 -
	IRB TOTAL		0	0	0	0	0	-	0		0	0	0	0	-	0		0	0		0	0 -



			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													Baseline Scenario	D									
						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	e Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0 (0	0	(J -
	Central governments		0	0	0	0	0	0	-	0)	0	0	0	0	0 -	()	0 (0	0	(ა -
	Institutions		0	0	0	0	0	0	-	0		0	0	0	0	0 -	()	0	0	0	(ა -
	Corporates		0	0	0	0	0	0	-	0		0	0	0	0	0 -	()	0	0	0	(ე -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0	0	0	(ე -
	Corporates - Of Which: SME		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0	0	0	(ა -
	Retail		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0	0	0	(ე -
	Retail - Secured on real estate property		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0	0	0	(ა -
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	0	(J -
IV.A.	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	(ა -
	Retail - Qualifying Revolving		0	0	0	0	0	0	-	0		0	0	0	0	0 -	(0	0	0	(J -
	Retail - Other Retail		0	0	0	0	0	0	-	0		0	0	0	0	0 -	(0	0	0	(ა -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	0		0	0	0	0	0 -	(0	0	0	(J -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	-	O		0	0	0	0	0 -	()	0	0	0	(ა -
	Equity		0	0	0	0	0	0	-	0		0	0	0	0	0 -	(0	0	0	(ა -
	Securitisation																						
	Other non-credit obligation assets		0	0	0	0	0	0	-	0		0	0	0	0	0 -	(0 (0	0	(ა -
	IRB TOTAL		0	0	0	0	0	0	-	1 0		0		0) -			0	0	0		リ ー

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 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		0	0	0	0 0		0 -	(0) (0 0	0	0 0) -	C)	0	0	C	() -
164		Central governments		0	0	0	0 0		0 -	(0) (0 0	0	0 0) -	C)	0	0	C	() -
165		Institutions		0	0	0	0 0		0 -	(0		0 0	0	0) -	C	(0	0	C	() -
166		Corporates		0	0	0	0 0		0 -	(0)	0 0	0	0) -	C	(0	0	C	() -
167		Corporates - Of Which: Specialised Lending		0	0	0	0 0) (0 -	(0)	0 0	C	0 0) -	C	(0	0	C	() -
168		Corporates - Of Which: SME		0	0	0	0 0		0 -	(0) (0 0	0	0) -	C)	0	0	C	() -
169		Retail		0	0	0	0 0) (0 -	(0) (0 0	0	0 0) -	C)	0	0	C	() -
170		Retail - Secured on real estate property		0	0	0	0 0	0	0 -	(0) (0 0	0	0 0) -	C)	0	0	C	() -
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) -	C)	0	0	C	() -
172	IVI/AI	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0	0 -	(0) (0 0	C	0 0) -	C)	0	0	C	() -
173		Retail - Qualifying Revolving		0	0	0	0 0	0	0 -	(0) (0 0	C	0 0) -	C)	0	0	C	C) -
174		Retail - Other Retail		0	0	0	0 0	0	0 -	(0) (0 0	C	0 0) -	C	(0	0	C	() -
175		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	0 -	(0) (0 0	C	0 0) -	С	(0	0	C	(0 -
176		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0	0 -	(0) (0 0	C	0 0) -	С) (0	0	C	() -
177		Equity		0	0	0	0 0) (0 -	(0) (0 0	C	0 0) -	C) (0	0	С	C) -
178		Securitisation																					
179		Other non-credit obligation assets		0	0	0	0 0		0 -	(0		0 0	C	0 0	0 -	C	(0	0	C	(0 -
180		IRB TOTAL		0	U) (U	ט ט) () -) 0) (טן 0) 0	טן ס) -	1 0	0) 0	. 0	1 0	1 0) -

													Baseline Scenario								
						31/12/2021							31/12/2022					31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure	ge 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of 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	(111111 2014) 70	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	-
183		Institutions		0	0	0	0 0) -	(0 0	0	0	0 -	0	0 (0 (O	-
184		Corporates		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) -	(o l	0 0	0	0	0 -	0	0 (0 (C	-
186		Corporates - Of Which: SME		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	-
188		Retail - Secured on real estate property		0	0	0	0 0) -	(O	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	-	(O	0 0	0	0	0 -	0	0		0 (0	-
190	N.A.	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	-
191		Retail - Qualifying Revolving		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	-
193		Retail - Other Retail - Of Which: SME		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	-
195		Equity		0	0	0	0 0	0	-	C	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	-
198		IRB TOTAL		U	U	U	U 0) U) [-	1 0)	UI U	· I 0	l Ul	UI-	U	UI (/	U) C)	 -



	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										
					31/1	/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure Stage	e 2 exposure Stage 3 ex	oposure provi	stock of visions for 1 exposure St	Stock of provisions for tage 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 exposu		re Stage 2 exposu	re Stage 3 exposure	Stock of 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	(min Lory 70)	6,053	2	5	2	0	2	40.00%	6,045	4	1 1	1 2	2 0		4 40.00	0% 6,0	37	5 1	7 2	0	7	7 40.00%
2	Central governments		25	6	0	0	0	0	1.51%	6 25	6	5	0 (0		0 2.77	7%	25	6	0 0	0	C	3.95%
3	Institutions		392	1	1	0	0	0	17.99%	6 390	1	L	2 (0		0 13.26	5% 3	88	2	3 0	0	C	11.14%
4	Corporates		8,269	3,180	989	53	273	331	33.44%	7,878	3,010	1,55	0 70	228	530	34.21	L% 7,2	41 3,0	05 2,19	1 56	260	765	34.91%
5	Corporates - Of Which: Specialised Lending		1,058	3	0	0	0	0	21.65%	1,058	2	2	0 (0	(0 21.63		51	9	1 0	1	С	21.66%
6	Corporates - Of Which: SME		1,515	883	592	31	66	175	29.56%	6 1,465	715	81	0 28	3 45	240	10 29.61		55	98 98	8 24	34	294	1 29.74%
7	Retail		14,569	2,739	1,278	22	56	352	27.51%	6 13,418	3,581	1,58	7 22	146	408	08 25.69	9% 12,5	39 4,0	96 1,95	1 18	199	475	24.35%
8	Retail - Secured on real estate property		14,569	2,739	1,278	22	56	352	27.51%	6 13,418	3,581	1,58	7 22	146	408	08 25.69	9% 12,5	39 4,0	96 1,95	1 18	199	475	24.35%
9 AIB Group plc	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	0	C)	0	0		0 -		0	0	0	0	C) -
10 Alb Gloup pic	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	1,58	7 22	146	408	08 25.69	9% 12,5	39 4,0	96 1,95	1	199	475	24.35%
11	Retail - Qualifying Revolving		0	0	0	0	0	0	-	0	C		0	0		0 -		0	0	0	0	C	-
12	Retail - Other Retail		0	0	0	0	0	0	-	0	C		0	0		0 -		0	0	0	0	C	-
13	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	0	C		0	0		0 -		0	0	0	0	C	-
14	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	-	0	C)	0	0		0 -		0	0	0	0	C	-
15	Equity		0	0	0	0	0	0	-	0	C)	0 (0	(0 -		0	0	0 0	0	C) -
16	Securitisation																						
17	Other non-credit obligation assets		3	4	0	0	0	0	-	3	4	1	0 (0	(0 -		3	4	0 0	0	C) -
18	IRB TOTAL		29,309	5,931	2,273	77	329	685	30.11%	27,758	6,606	3,15	94	374	943	3 29.92	% 26,23	7,1:	L8 4,16	2 77	459	1,247	29.96%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
wN m	(mln EU		re Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposur	Stock of re provisions for Stage 1 exposu	Stock of provisions for ure Stage 2 exposu	Stock of r provisions for ire Stage 3 exposui	Coverage Ratio Stage 3 exposure
9	Central banks		0 0	(0	() -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
0	Central governments		0 0		0) -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
1	Institutions		19 0		0			2.44%	18	1	1	0	0	C	2.34%	1	6	2	2	0	0	0 2.39°
2	Corporates	4,8	55 2,157	79	1 39	16	259	32.70%	4,770	1,922	1,111	42	142	364	32.76%	4,47	3 1,89	<i>1</i> ,4 [−]	39	36	.33	177 33.18 ⁹
3	Corporates - Of Which: Specialised Lending	7	21 2		0			21.65%	722	2	0	0	0	C	21.63%	71	7	6	1	0	1	0 21.65
4	Corporates - Of Which: SME	1,5	09 879	59	1 30	6.	17	29.52%	1,459	713	808	28	44	239	29.55%	1,39	7 59	<i>y</i> 7 9′	36	24	34 7	.92 29.68°
5	Retail	14,5	58 2,735	1,27	0 22	. 5	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,53	0 4,09	<u>√</u> 2 1,9	41	18	.99 △	0 21.659 292 29.689 173 24.359 173 24.359
6	Retail - Secured on real estate property	14,5	58 2,735	1,27	0 22	. 5	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,53	0 4,09	<u>√</u> 2 1,9	41	18	.99 △	73 24.35
7 IRELAND	Retail - Secured on real estate property - Of Which: SME		0 0		0			-	0	0	0	0	0	C	-		0	0	0	0	0	0 -
8 IKELAND	Retail - Secured on real estate property - Of Which: non-SME	14,5	58 2,735	1,27	0 22	. 5	349	27.52%	13,408	3,577	1,579	22	146	406	25.69%	12,53	0 4,09	<u>√</u> 2 1,9	41	18	.99 △	173 24.359
9	Retail - Qualifying Revolving		0 0		0			-	0	0	0	0	0	C	-		0	0	0	0	0	0 -
0	Retail - Other Retail		0 0		0)) -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
1	Retail - Other Retail - Of Which: SME		0 0		0)) -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
2	Retail - Other Retail - Of Which: non-SME		0 0		0)) -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
3	Equity		0 0		0) -	0	0	0	0	0	C	-		0	0	0	0	0	0 -
4	Securitisation																					
5	Other non-credit obligation assets		3 4		0 0	()) -	3	4	0	0	0	C	-		3	4	0	0	0	0 -
6	IRB TOTAL	19,43	35 4,896	2,06:	L 61	210	608	29.50%	18,198	5,503	2,691	64	288	770	28.60%	17,02	5,98	3,38	,3	54 ?	32 9	50 28.09%

												Adverse Scenario										
					31/12/2021							31/12/2022							31/12/2023			
Ro	N	(Stage 1 exposure Stag	e 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposur	Stock of provisions for e 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
		Central banks	5,893	2	5	2 0	2	40.00%	5,886	5 4	11	. 2	2 0	4	40.00%	5,878	5	17	2	2 0	, 7	40.00%
		Central governments	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0	-
		Institutions	229	0	0	0	0	40.00%	228	0	0	0	0	0	40.00%	228	C	1	C	0	0'	40.00%
		Corporates	475	67	50	0 12	13	26.31%	488	40	65	3	9	19	29.75%	450	52	92	2	2 14	30	32.57%
		Corporates - Of Which: Specialised Lending	202	0	0	0	0	21.65%	202	2 0	0	0	0	0	21.62%	200	2	2 0	C	0	0'	32.57% 21.66% 52.47%
		Corporates - Of Which: SME	6	4	1	0 1	1	50.73%	7	2	2	2	0	1	51.68%	7	1	1 3	C	0	1	52.47%
		Retail	5	2	5	0 0	2	29.05%	Į.	5 2	6	0	0	2	28.08%	4	2	2 6	C	0	2'	2 27.18% 2 27.18%
		Retail - Secured on real estate property	5	2	5	0 0	2	29.05%	Į.	5 2	6	0	0	2	28.08%	4	2	2 6	C	0	2'	27.18%
	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0′	-
	ONTIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	5	2	5	0 0	2	29.05%	Ţ	5 2	6	0	0	2	28.08%	4	2	2 6	C	0	2'	27.18%
		Retail - Qualifying Revolving	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0'	-
		Retail - Other Retail	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0'	1-
		Retail - Other Retail - Of Which: SME	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0'	1-
		Retail - Other Retail - Of Which: non-SME	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	C	0	0'	1-
		Equity	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0		0	0'	<u> -</u>
		Securitisation																				
		Other non-credit obligation assets	0	0	0	0 0	0	-	(0	0	0	0	0	-	0	C	0	<u> </u>	0	0'	-
		TRB TOTAL	6.603	71	611	3 12	17	27.75%	6,607	46	82	:I 5	i 10)I 26	31.05%	6,560	I 59	9 115	4	·I 14	ارد 38 ′	33.40%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
RowN um	(min I	Stage 1 exposure Stage	ge 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rations Stage 3 exposure	o - ure Stage 1 exposur	e Stage 2 exposure	e Stage 3 exposure	Stock of 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	Central banks	154	0	0	0 0	0	40.00%	154		0 0	0	0	0 40.00	0% 15	54	0 0	C	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	0%	58	0 0	(0 0	0	40.00%
58	Corporates	1,303	762	103	14 48	42	41.09%	991	93	245	10	40	99 40.42	-2% 92	26 83	8 403	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	-
60	Corporates - Of Which: SME	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 16.48	8%	1	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 16.48	8%	1	0 0	(0	0	16.29%
UNITED STATE	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	-
64 UNITED STATE	Recail Secured of Federal Estate property of Whieli Holl Still	1	0	0	0 0	0	16.42%	1		0 0	0	0	0 16.48	8%	1	0 0	C	0	0	16.29%
65	Retail - Qualifying Revolving	0	0	0	0 0	0	-	0		0 0	0	0	0 -		0	0 0	C	0	0	-
66	Retail - Other Retail	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	-
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	-
69	Equity	0	U	U	0 0	0	-	0		0	0	U	0 -		U			0	0	-
70	Securitisation			0	0 0	0		0		0	0	0	0		0				0	
71	Other non-credit obligation assets	1,516	762	103	14 40	42	41.01%	1,204	03	2 246	10	40	9 40.38	20/- 1.13	0 03	0 404		0 22	163	40.19%
/2	IRB TOTAL	1,516	/02	102	14 48	42	41.01%	1,204	93.	<u>کا</u> 246	10	40	40.38	370 1,13	9 83°	9 404	٥	9 32	162	40.19%



			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			
		(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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0	0	0	0	(0	-	0) (0 (0	0 0) () -)	0 (0	0	(0 -
	Central governments		0	0	0	0	(0	-	0		0 (0	0 0) (0 -	(0	0 0	0	0	(0 -
	Institutions		0	0	0	0	(0	-	0) (0 (0	0 0		0 -)	0 0	0	0	(0 -
	Corporates		0	0	0	0	(0	-	0) (0 (0	0 0) () -)	0 (0	0	(0 -
	Corporates - Of Which: Specialised Lending		0	0	0	0	(0	-	0) (0 (0	0 0) (0 -)	0 (0	0	(0 -
	Corporates - Of Which: SME		0	0	0	0	(0	-	0				0		0 -)	0 0	0	0	() - >
	Retail		0	0	0	0	(0	-	0				0		0 -)	0 0	0	0	() - -
	Retail - Secured on real estate property		0	0	0	0	(0	-	0				0		0 -)	0 0	0	0	(0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0) 0	-	0		0 0		0) - -)		0	0	(0 -
1417 (1	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0) 0	-	0		0 0		0 0) -)))		0	0	() -)
	Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0		0	-	0		0 0		0 0) - -		7		0	0	() -)
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0	0	0	0		0	-	0				0) - -		7		0	0) -)
	Retail - Other Retail - Of Which: non-SME		0	0	0	0) 0	_	0				0 0		າ - -		7	0 0	0	0) -) -
	Equity		0	0	0	0		0	<u>-</u>	0		0 0		0 0		າໄ₋))		0	0) -) -
	Securitisation		U	U	U	0) 		0	1				/	<i>y</i> -				U	U		
	Other non-credit obligation assets		n	n	n	n	() 0	-	0		0 ()	0)) -			0 (n	n	() -
	IRB TOTAL		n	n	0	<u>_</u>) 0	_	1))	0 0	n	0) -

				ĺ										Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
Ro	wN m			(mln EUR, %)	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 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		0	0	0	0 0	0) -		0 0	(0) (0	-	0	C	0	0	0	0'	<i>j</i> -
	2		Central governments		0	0	0	0 0	0) -		0 0	(0) (0	-	0	C	0	0	0'	0'	4-
	3		Institutions		0	0	0	0 0	0) -		0 0	() (0	-	0	C	0	0	0'	,1	<u></u>
	94		Corporates		0	0	0	0	0) -		0 0	() (-	0	C	0	0	0'	,1 0'	1-
	95		Corporates - Of Which: Specialised Lending		0	0	0	0	0) -		0					-	0	C	0		0'	,[<u></u>
	7		Corporates - Of Which: SME		0	0	0	0 0	0) -		0 0					-	0	0	0	0	0,	,1 0'	-
	0/		Retail Secured on real estate property		0	0	0	0 0	0) -		0 0					-	0		0	0	0,	1 0	-
	00		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0	0	0	0 0	0)		0 0						0		0) <u> </u>	1 0	-
	00	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0		0) _							<u>-</u>	0		0	1) <u> </u>	. 	1 -
	00		Retail - Qualifying Revolving		0	0	0	0 0	0) -		0 0) () 0	-	0		0	1) <u> </u>	·[)
	02		Retail - Other Retail		0	0	0	0 0	0) -		0 0) 0	-	0	0	0	4	.) 	ı C) -
	03		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0) -		0 0					-	0	C	0	<u>, </u>	<u>, c</u>	J C) -
	04		Retail - Other Retail - Of Which: non-SME		0	0	0	0 0	0) -		0 0	() (0	-	0	C	0	1	J C) <u> </u>	J-
	05		Equity		0	0	0	0 0	0) -		0 0	(0) (0	-	0	C	0		<u>, c</u>	ر د	J-
	06		Securitisation																					
	07		Other non-credit obligation assets		0	0	0	0 0	0	-		0 0	(0		0	-	0	C	0	C	C	C	J -
-	08		IRB TOTAL		0	0	0	0	0	-		0	0	0) 0	-	0	0	0	C	0	, 0	/[-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN				ge 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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
uiii			(mln EUR, %)																				
109		Central banks		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/	-
111		Institutions		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'	-
113		Corporates - Of Which: Specialised Lending		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'	-
115		Retail Retail		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'	-
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	0	0'	-
118	INIA.	Retail - Secured of Fear estate property - Of Which, Hon-SML		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	-
120		Retail - Other Retail		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	-
122		Retail - Other Retail - Of Which: non-SME		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	-
124		Securitisation																					
125		Other non-credit obligation assets		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			
		(mln EUR, %	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 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 ex	oposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions f re Stage 3 expos	or Coverage I
	Central banks		0 0	0	0 0	() -	0		0 0	0	0	0 () -	(O .	0	0 (0	0 -
	Central governments		0 0	0	0 ((-	0)	0 (0	0	0 () -	(0	0	0 (0	0 -
	Institutions		0 0	0	0 0	() -	0)	0 0	0	0	0 () -	(O	0	0 (0	0 -
	Corporates		0 0	0	0 0	() -	0)	0 0	0	0	0 () -	(O	0	0 (0	0 -
	Corporates - Of Which: Specialised Lending		0 0	0	0 0	(-	0)	0	0	0	0) -	(O .	0	0 (0	0 -
	Corporates - Of Which: SME		0 0	0	0 0	(-	0)	0	0	0	0) -	(O	0	0 (0	0 -
	Retail		0 0	0	0 0	(-	0)	0	0	0	0) -	(O .	0	0 (0	0 -
	Retail - Secured on real estate property		0 0	0	0 0	(-	0)	0	0	0	0	-	(O	0	0 (0	0 -
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	0 -
Ν.Δ.	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 -
	Retail - Qualifying Revolving		0 0	0	0 0	() -	0)	0 (0	0	0 () -	(0	0	0 (0	0 -
	Retail - Other Retail		0 0	0	0 (() -	0)	0 (0	0	0 () -	(0	0	0 (0	0 -
	Retail - Other Retail - Of Which: SME		0 0	0	0 (() -	0)	0 (0	0	0 () -	(0	0	0 (0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0	0	0 0	() -	0)	0 0	0	0	0 () -	(0	0	0 (0	0 -
	Equity		0 0	0	0 0	() -	0)	0 0	0	0	0 () -	(0	0	0 (0	0 -
	Securitisation																				
	Other non-credit obligation assets		0 0	0	0 0	(-	0)	0 0	0	0	0 () -	(0	0	0 (0	0 -
	IRB TOTAL		0 0	0	0	0	-	0		0 0	0	D	0 () -			0	O C		0	0 -



			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		1				1	31/12/2022	_	1				1	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	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage 3 ex
	Central banks		0	0	0	0	0	0	-	C	(C	(0 (-	0)	0	0	0	(<u></u> ე -
	Central governments		0	0	0	0	0	0	-	C	(0	(0	-	0)	0	0	0	(J -
	Institutions		0	0	0	0	0	0	-	0	(0)		0	-	0)	0	0	0	(J -
	Corporates		0	0	0	0	0	0	-	0	(0)		0	-	0)	0	0	0	(J -
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-	C	(0	() (0	-	0)	0	0	0	(J -
	Corporates - Of Which: SME		0	0	0	0	0	0	-	0	(0)		0	-	0)	0	0	0	(J -
	Retail		0	0	0	0	0	0	-	C	(0	() (0	-	0)	0 0	0	0	(J -
	Retail - Secured on real estate property		0	0	0	0	0	0	-	C	(0	(0	-	0)	0	0	0	(ე -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	-	O	(0	(0	-	0		0	0	0	() -
11.7.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	C	0	-	O	(O	(0	-	0)	0	0	0	(J -
	Retail - Qualifying Revolving		0	0	0	0	0	0	-	C	(0	(0	0	-	0)	0	0	0	(J -
	Retail - Other Retail		0	0	0	0	C	0	-	0	(0	(0	-	0)	0	0	0	(J -
	Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	-	O	(0	(0	-	0)	0	0	0	(J -
	Retail - Other Retail - Of Which: non-SME		0	0	0	0	C	0	-	O	(O	(0	-	0)	0	0	0	(J -
	Equity		0	0	0	0	C	0	-	0	(O	(0	-	0)	0	0	0	(J -
	Securitisation																						A
	Other non-credit obligation assets		0	0	0	0	0	0	-	O	(0	(0	-	0)	0	0	0	(ე -
	IRB TOTAL		0	0	0	0	0	0	-	1 0) 0				-	0		0	0	0	0	

									Ad	dverse Scenario								
				31/12/2021						31/12/2022					31/12/2023	3		
	(ml	Stage 1 exposure Stage 2 exp	osure Stage 3 exposu	Stock of e provisions for Stage 1 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 S	Stage 3 exposure Sta	Stock of Stock provisions for provision age 1 exposure Stage 2 ex	of Stock of is for provisions for posure Stage 3 exposui	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure Stage 3 exposu	Stock of re provisions fo Stage 1 expos	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks	0	0	0 (0	0 () -	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Central governments	0	0	0 (0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Institutions	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Corporates	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0 '	0 -
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Corporates - Of Which: SME	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Retail	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Retail - Secured on real estate property	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0 '	0 -
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	0	0	0 -
IV.A.	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 -
	Retail - Qualifying Revolving	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Retail - Other Retail	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0 '	0 -
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0 '	0 -
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Equity	0	0	0 (0	0 (-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
	Securitisation																	A
	Other non-credit obligation assets	0	0	0 (0	0	-	0 0	0	0	0	0 -		0 0	0	0	0	0 -
			A	ΛI Λ	\	A	\ I		^	<u> </u>	ΛI	^I		<u> </u>	ΛΙ	Λ.	A I	A

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 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		0	0 (0	0	C) -	0	0	(0	0	0	-	0	(0	0	0	(0 -
182		Central governments		0	0 0	0	0	C) -	C	0	(0	0	0	-	0	(0	0	0	(0 -
183		Institutions		0	0 0	0	0 0	С) -	C	0	(0	0	0	-	0	(0	0	0	(0 -
184		Corporates		0	0 0	0	0 0	С	-	С	0	(0	0	0	-	0	(0	0	0	(0 -
185		Corporates - Of Which: Specialised Lending		0	0 0	0	0 0	C	-	C	0	(0	0	0	-	0	(0	0	0	(0 -
186		Corporates - Of Which: SME		0	0 0	0	0 0	C	-	C	0	(0	0	0	-	0		0	0	0	(0 -
187		Retail		0	0 0	0	0 0	C) -	C	0	(0	0	0	-	0	(0	0	0	(0 -
188		Retail - Secured on real estate property		0	0 0	0	0 0	C) -	C	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	C) -	C	0	(0	0	0	-	0		0	0	0	(0 -
190	1417	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0 0	C) -	C	0	(0	0	0	-	0	(0	0	0	(0 -
191		Retail - Qualifying Revolving		0	0 0	0	0 0	C	-	C	0	(0	0	0	-	0	(0	0	0	(0 -
192		Retail - Other Retail		0	0 0	0	0 0	C) -	C	0	(0	0	0	-	0	(0	0	0	(0 -
193		Retail - Other Retail - Of Which: SME		0	0 0	0	0 0	C) -	0	0	(0	0	0	-	0	(0	0	0	(0 -
194		Retail - Other Retail - Of Which: non-SME		0	0 0	0	0 0	C) -	0	0	(0	0	0	-	0		0	0	0	(0 -
195		Equity		0	0 0	0	0	C) -	0	0	(0	0	0	-	0		0	0	0	(0 -
196		Securitisation																					
197		Other non-credit obligation assets		0	0 0	0	0	C	-	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	C) -



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		7 125 Cloup pic											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(value EUD - 04)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		(mln EUR, %)		0	0		10.356	0	0	0			0.000/
1		Central banks	19,256	0	127	(19,256		0	0		4	0.00%
2		Central governments	8,293	0	137	(642	41	5	0	0	<u>/</u>	0.00%
3		Regional governments or local authorities	5	0	1	(5	0	0	0		<u>/</u>	0.00%
4		Public sector entities	0	0	0	(0	0	0	0	0	<u>/</u>	0 0.00% 0 0.00%
5		Multilateral Development Banks	0	0	0	(0	0	0	0	0	<u>/</u>	0.00%
6		International Organisations	0	0	0	(0	0	0	0	0	<u>/</u>	0.00%
7		Institutions	1,065	0	21	(0	0	0	0	0	<u>/</u>	0.00%
8		Corporates	7,428	417		428	-,						0 26.27%
9		of which: SME	3,751	244		253					. 97		
10	ATD Comments	Retail	4,736	537		288							
11	AIB Group plc	of which: SME	1,324	131	767	57	, , , , , , , , , , , , , , , , , , , ,				21	1 80	
12		Secured by mortgages on immovable property	16,346	1,821	8,675	1,605							
13		of which: SME	2,807	473	2,667	621	•			22	. 43	10	8 10.10%
14		Items associated with particularly high risk	1,071	73	1,557	58	626	225	73	10	23	<u>'</u>	4 47.17%
15		Covered bonds	0	0	0	(0	0	0	0	C	<u>/</u>	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	0	0	0	C	<u>/</u>	0.00%
17		Collective investments undertakings (CIU)	0	0	0	(0	0	0	0	0	<u>/</u>	0.00%
18		Equity	246	0	427	(0	0	0	0	0	<u>/</u>	0.00%
19		Securitisation											
20		Other exposures	3,660	0	1,933	(39	_	0	0	0	(0.00% 1 32.99%
21		Standardised Total	62,106	2,848	22,840	2,379	43,953	4,916	2,854	183	366	941	32.99%

								Actual					
								31/12/202)				
	_		Exposure	values	Risk exposu	re amounts							
Rowl um	N	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	19,256	0	0	0	19,256	0	C	0	0	0	0.00%
23		Central governments	7,921	0	102	0	316	1	C	0	0	0	0.00%
24		Regional governments or local authorities	5	0	1	0	5	0	(0	0	0	0.00%
25		Public sector entities	0	0	0	0	0	0	C	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	C	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	C	0	0	0	0.00%
28		Institutions	340	0	7	0	0	0	C	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			86	654		82	. 10	22		24.02%
31		Retail	4,473			272	,		510	61	82	290	56.82%
32	IRELAND	of which: SME	1,302	129		57	-1		129	14	21	78	60.76%
33		Secured by mortgages on immovable property	13,297	1,464		1,195			1,464	38			
34		of which: SME	2,009	284		374	1,113		284	17	37		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	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	(0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	C	0	0	0	0.00%
39		Equity	222	0	366	0	0	0	(0	0	0	0.00%
40		Securitisation											
41		Other exposures	3,493	0	1,870	0	35	Ū	C	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%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposur	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
42		Central banks	0	0	0	0	0	0		0	0	0	0.00%
43 44		Central banks Central governments	329	U	20	0	287	37	5	0	0	0	0.00%
45		Regional governments or local authorities	329	0	20	0	207	3/	3	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			168	, , , , , , , , , , , , , , , , , , ,				73	39	24.05%
52		Retail	251			14	214			1	1	14	56.77%
53	UNITED KINGDOM	of which: SME	22		12	0	19		2	0	0	2	85.38%
54	CIVITED MINODOTT	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%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of 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		0.00%
65		Central governments	6	(15		0 6	(0	0	0)	0.00%
66		Regional governments or local authorities	0	(0		0 0	(0	0	0)	0.00%
66 67		Public sector entities	0	(0		0 0	(0	0	0	(0.00%
68		Multilateral Development Banks	0	(0		0 0	(0	0	0	(0.00%
69		International Organisations	0	(0		0 0	(0	0	0	(0.00%
70		Institutions	0	(0		0	(0	0	0)	0.00%
71		Corporates	7	(6		0	7	0	0	1	. (96.88%
72 73		of which: SME	7	(6		0	7	0	0	1	. (0.00%
73		Retail	1	1	1		1	1	1	0	0		22.62%
74	UNITED STATES	of which: SME	0	(0		0	(0	0	0)	0.00%
75 76		Secured by mortgages on immovable property	0	(0		0	(0	0	0		20.30%
76		of which: SME	0	(0		0	(0	0	0		0.00%
77		Items associated with particularly high risk	31	(46		0	(0	0	0	(0.00%
78		Covered bonds	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%
80		Collective investments undertakings (CIU)	0	(0		0	(0	0	0)	0.00%
81		Equity	0	(0		0	(0	0	0		0.00%
82 83		Securitisation											
83		Other exposures	4	() 4		0 0	(0	0	0		0.00%
84		Standardised Total	50	1	. 72		1 7	7	1	0	1		26.69%

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05% 77% 88% 47% 28% 71%				
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			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202					
			Exposure	values	Risk exposu	ure amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of 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	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% 0.00%
88		Public sector entities	0	(0		0 0	0	0	0	0	0	0.00%
89		Multilateral Development Banks	0	(0		0	0	0	0	0	0	0.00%
90		International Organisations	0		0		0	0	0	0	0	0	0.00% 0.00%
91		Institutions	0		0		0	0	0	0	0	0	0.00%
92		Corporates	0		0		0	0	0	0	0	0	0.00%
93		of which: SME	0	(0	I	0	0	0	0	0	0	0.00%
94		Retail	0	(0	I	0	0	0	0	0	0	0.00%
95	N.A.	of which: SME	0	(0	1	0	0	0	0	0	0	0.00%
96		Secured by mortgages on immovable property	0	(0	1	0	0	0	0	0	0	0.00%
97		of which: SME	0	(0	(0 0	0	0	0	0	0	0.00%
98		Items associated with particularly high risk	0	(0 0	1	0 0	0	0	0	0	0	0.00%
99		Covered bonds	0	(0	ı	0 0	0	0	0	0	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment	0	(0	1	0	0	0	0	0	0	0.00%
101		Collective investments undertakings (CIU)	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	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
RowN um	N Company of the Comp		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
106		Central banks	0	(0		0 0	0	C	0	0	0	0.00%
107		Central governments	0	(0		0 0	0	C	0	0	0	0.00%
108		Regional governments or local authorities	0	(0		0 0	0	C	0	0	0	0.00%
109		Public sector entities	0	(0		0 0	0	C	0	0	0	0.00%
110		Multilateral Development Banks	0	(0		0	0	C	0	0	0	0.00%
111		International Organisations	0	(0		0	0	C	0	0	0	0.00%
112		Institutions	0	(0		0	0	C	0	0	0	0.00%
113		Corporates	0	(0		0	0	C	0	0	0	0.00%
114		of which: SME	0	(0		0	0	C	0	0	0	0.00%
115		Retail	0	(0		0	0	C	0	0	0	0.00%
116	N.A.	of which: SME	0	(0		0	0	C	0	0	0	0.00%
117		Secured by mortgages on immovable property	0	(0		0	0	C	0	0	0	0.00%
118		of which: SME	0	(0		0	0	C	0	0	0	0.00%
119		Items associated with particularly high risk	0	(0		0	0	(0	0	0	0.00%
120		Covered bonds	0	(0		0	0	C	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	(0		0	0	(0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	(0		0	0	(0	0	0	0.00%
123		Equity	0	(0		0	0	C	0	0	0	0.00%
124		Securitisation											
125		Other exposures	0	(0		0 0	0	C	0	0	0	0.00%
126		Standardised Total	0		0		0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of 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	C	0	C	0	0	C	0	0	0	0.00%
128		Central governments	0	С	0	С	0	0	C	0	0	0	0.00%
129		Regional governments or local authorities	0	C	0	C	0	0	C	0	0	0	0.00%
130		Public sector entities	0	C	0	C	0	0	C	0	0	0	0.00%
131		Multilateral Development Banks	0	C	0	C	0	0	C	0	0	0	0.00%
132		International Organisations	0	C	0	C	0	0	C	0	0	0	0.00%
133		Institutions	0	C	0	C	0	0	C	0	0	0	0.00%
134		Corporates	0	C	0	C	0	0	C	0	0	0	0.00%
135		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
136		Retail	0	C	0	C	0	0	C	0	0	0	0.00%
137	N.A.	of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
138		Secured by mortgages on immovable property	0	C	0	C	0	0	C	0	0	0	0.00%
139		of which: SME	0	C	0	C	0	0	C	0	0	0	0.00%
140		Items associated with particularly high risk	0	C	0	C	0	0	C	0	0	0	0.00%
141		Covered bonds	0	C	0	C	0	0	C	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	C	0	C	0	0	C	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	C	0	C	0	0	C	0	0	0	0.00%
144		Equity	0	C	0	C	0	0	C	0	0	0	0.00%
145		Securitisation											
146		Other exposures	0	C	0	C	0	0	C	0	0	0	0.00%
147		Standardised Total	0	0	0	0	0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of 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	C	(0.00%
149		Central governments	0	0	0	(0	(0	0	C	0	0.00%
150		Regional governments or local authorities	0	0	0	(0	(0	0	C		0.00%
151		Public sector entities	0	0	0	(0	(0	0	C	0	0.00%
152		Multilateral Development Banks	0	0	0	(0	(0	0	C	0	0.00%
150 151 152 153		International Organisations	0	0	0	(0	(0	0	C	(0.00%
154		Institutions	0	0	0	(0	(0	0	C	(0.00%
155		Corporates	0	0	0	(0	(0	0	C	(0.00%
156		of which: SME	0	0	0	(0	(0	0	C	(0.00%
157		Retail	0	0	0	(0	(0	0	C	(0.00%
158	N.A.	of which: SME	0	0	0	(0	(0	0		(0.00%
159		Secured by mortgages on immovable property	0	0	0	(0	(0	0		(0.00%
160		of which: SME	0	0	0	(0	(0	0		(0.00%
161		Items associated with particularly high risk	0	0	0	(0	(0	0		(0.00% 0.00% 0.00% 0.00% 0.00%
162		Covered bonds	0	0	0	(0	(0	0	C	0	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0	(0	0	C	(0.00%
164		Collective investments undertakings (CIU)	0	0	0	(0	(0	0	C	(0.00%
165		Equity	0	0	0	(0	(0	0	C	(0.00%
154 155 156 157 158 159 160 161 162 163 164 165 166		Securitisation											
		Other exposures	0	0	0	(0	(0	0	C	(0.00%
168		Standardised Total	0	0	0	(0	0	0	0	0	0	0.00%

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AIB Group plc

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

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0		0		0	0		0	0	C	0.00%
191		Central governments	0	(0		0	0		0 (0	C	0.00%
192		Regional governments or local authorities	0	(0		0	0		0 (0	C	0.00%
193		Public sector entities	0		0		0	0		0	0	0	0.00%
194		Multilateral Development Banks	0		0		0	0		0	0	0	0.00%
195		International Organisations	0	(0		0	0		0	<u>/</u> 0	0	0.00%
196		Institutions	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
197		Corporates	0	(0		0	0		0	<u>/</u> 0	0	0.00%
198		of which: SME	0	(0		0	0		0	<u>/</u> 0	0	0.00%
199		Retail	0	(0		0	0		0	<u>/</u> 0	0	0.00%
200	N.A.	of which: SME	0	(0		0	0 0	(0 (<u>/</u> 0	0	0.00%
201		Secured by mortgages on immovable property	0	(0		0 (0		0 (<u>/</u> 0	0	0.00%
202		of which: SME	0	(0		0 (0	(0	0	0	0.00% 0 0.00%
203		Items associated with particularly high risk	0	(0		0 (0		0	0	0	0.00%
204		Covered bonds	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	<u>/</u> 0	0	0.00%
206		Collective investments undertakings (CIU)	0	(0		0	0		0	<u>/</u> 0	0	0.00%
207		Equity	0	(0		0	0		0	<u>/</u> 0	0	0.00%
208		Securitisation											
209		Other exposures	0	(0		0	0		0 (<u>/</u> 0	0	0.00%
210		Standardised Total	0		OI O		01 () 0	1 (OI O	ا ر 0	.1 0	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
Row		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of 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	0	C	0		0 0	0	0	0	C	0	0.00%
212		Central governments	0	C	0		0	0	0	0	C	0	0.00%
213		Regional governments or local authorities	0	C	0		0	0	0	0	C	0	0.00%
214		Public sector entities	0	C	0		0	0	0	0	C	0	0.00%
215		Multilateral Development Banks	0	C	0		0	0	0	0	C	0	0.00%
216		International Organisations	0	C	0		0	0	0	0	C	0	0.00%
217		Institutions	0	C	0		0	0	0	0	C	0	0.00%
218		Corporates	0	C	0		0	0	0	0	C	0	0.00%
219		of which: SME	0	C	0		0	0	0	0	C	0	0.00%
220		Retail	0	C	0		0	0	0	0	C	0	0.00%
221	N.A.	of which: SME	0	C	0		0	0	0	0	C	0	0.00%
222		Secured by mortgages on immovable property	0	C	0		0	0	0	0	C	0	0.00%
223		of which: SME	0	C	0		0	0	0	0	C	0	0.00%
224		Items associated with particularly high risk	0	C	0		0	0	0	0	C	0	0.00%
225		Covered bonds	0	C	0		0	0	0	0	C	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	C	0		0 0	0	0	0	C	0	0.00%
227		Collective investments undertakings (CIU)	0	C	0		0	0	0	0	C	0	0.00%
228		Equity	0	C	0		0	0	0	0	C	0	0.00%
229		Securitisation											
230		Other exposures	0	C	0		0 0	0	0	0	C	0	0.00%
231		Standardised Total	0	0	0		n n	0	0	0	0	0	0.00%

Coverage Ratio - Stage 3 exposure 0 0.00%				
Coverage Ratio - Stage 3 exposure 0				
Coverage Ratio - Stage 3 exposure 0				

	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 Scena	ario									
				31/12/2021						31/12/2022	2						31/12/2023			
RowN um	(mln El	Stage 1 exposure	Stage 2 exposure Stage 3 expos	Stock of ire provisions for Stage 1 exposu	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 ex	Stock of provisions for Stage 1 expos	Stock of Sor provisions for provisions for Stage 2 exposure Stage	Stock of visions for a 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	e 2 exposure	Stage 3 exposure	Stock of 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	19,23	4 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	63	0 43	15	1	2 3	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	C	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	C	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	C	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	C	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	C	0	0	0.00%
8	Corporates	5,40	3 1,381	587	30 2	6 154	4 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	2,75	9 878	358	18 1	9 89	9 24.86%	2,582	914	499	13 18	123	24.72%	2,573	815	607	13	15	150	24.78%
10	Retail	3,81	7 723	732	39 6	7 422	2 57.57%	3,609	731	933	32 64	509	54.57%	3,504	665	1,103	31	. 57	584	52.99%
AIB Group plc	of which: SME	1,07	3 199	183	9 1	3 99	9 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	13,74	0 2,066 2,	361	39 7	9 604	4 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	1,90	8 729	642	16 1	5 84	4 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	63	7 161	126	4 2	3 51	1 40.47%	615	126	182	6 16	69	37.79%	580	106	238	ϵ	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	C	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	C	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	0.00%
18	Equity		0 0	0	0	0 0	0.00%	0	0	0	0 0	0	0.00%	0	0	0	(0	0	0.00%
19	Securitisation																			
20	Other exposures	3	4 4	1	0	0 0	15.92%	32	5	2	0 0	0	15.72%	31	5	3	(0	1	15.62%
21	Standardised Total	43,50	1 4,384 3,8	1:	19 19	5 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%

											Baseli	line Scenario								
					31/12/2021						31/	/12/2022					31/12/2023			
RowN um	(mln EL		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 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 exp	Si osure prov Stage	Stock of Stock of provisions for 2 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of e 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	19,234		6 15	5	5 0)	40.00%	19,213	12	31	6	0 1	2 40.00	% 19,193	17 4	16	6 0	18	40.00%
23	Central governments	315		1	0	0	(40.00%	315	1	1	0	0	0 40.00	% 315	1	1	0	0	40.00%
24	Regional governments or local authorities	5		0		0		48.08%	5	0	0	0	0	0 48.089	% 5	0	0	0	0	48.08%
25	Public sector entities	0		0	0	0)	0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
26	Multilateral Development Banks	0		0		0	(0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
27	International Organisations	0		0		0		0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
28	Institutions	0		0	0	0	(0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
29	Corporates	1,227	24	40 18:	1	9	6:	33.61%	1,231	171	247	7	8	0 32.58	% 1,220 1	29 30	00	7 6	97	32.31%
30	of which: SME	700	1.	59 133	3	5 7	37	27.49%	696	112	184	5	6 5	1 28.03	% 686	82 22	24	5 5	64	28.54%
31	Retail Retail	3,628	60	694	4 3	8 64	398	57.28%	3,431	668	884	31	62 48	2 54.52	% 3,329 6	09 1,04	16 3	0 55	555	53.07%
32 IRELAND	of which: SME	1,059	19	92 179	9	9 12	97	54.07%	1,007	192	232	7	12 11	5 49.73	% 984 1	71 27	⁷ 6	7 11	. 131	47.53%
33	Secured by mortgages on immovable property	11,060	1,70	1,94	1 3:	72	528	27.19%	10,755	1,573	2,433	34	66 61	25.16	% 10,479 1,3	96 2,88	36	3 58	692	23.97%
34	of which: SME	1,280	58	87 427	7	12	53	12.31%	1,247	472	575	16	12 7	4 12.91	% 1,158 4	16 72	20 1	5 11	. 99	13.75%
35	Items associated with particularly high risk	528	10	07 93	3	3 21	. 4:	43.88%	511	78	139	5	14 5	7 40.73	% 476	64 18	88	5 10	73	38.72%
36	Covered bonds	0		0	0	0	(0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
37	Claims on institutions and corporates with a ST credit assessment	0		0	0	0)	0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
38	Collective investments undertakings (CIU)	0		0		0		0.00%	0	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
39	Equity	0		0		0		0.00%	0	0	0	0	0	0.00	% 0	0	0	0 0	0	0.00%
40	Securitisation																			
41	Other exposures	31		4	1	0		15.86%	29	5	2	0	0	0 15.65		5	3	0 0	1	15.55% 32.12%
42	Standardised Total	36.027	2.77	79 2.927	7 80	166	1.034	35.32%	35,489	2.507	3.737	83 1	50 1.24	4 33.29	% 35.043 2.2°	20 4.47	0 8 [.]	1 130	1.436	32 120/

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
N	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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	e Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for posture Stage 2 exposure	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0 0	(0 0	(0.00%	0		0	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Central governments	276	6 40 14		1 2		23.57%	265	4	12	23	1	5	23.29%	6 263	39	28	0	1	7 23.21%
	Regional governments or local authorities		0 0	(0	(0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Public sector entities		0 0	(0 0	(0.00%	0		0	0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Multilateral Development Banks		0 0	(0 0	(0.00%	0		0	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
	International Organisations		0 0	(0 0	(0.00%	0		0	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Institutions		0 0	(0 0	(0.00%	0		0	0 (0	0	0.00%	6 0	0	0	0	0	0.00%
	Corporates	3,950	0 1,110 404	2:	1 16	93	22.99%	3,610	1,30	06 5	48 14	17	126	22.94%	6 3,615 1	,195 6	554	14	14 150	0 22.93%
	of which: SME	2,040	0 707 224	11	1 12	52	23.29%	1,867	79	90 3	14 7	7 12	71	22.79%	6 1,868	723 3	380	7	.0 8	6 22.58%
	Retail	18:	1 60 35		1 2	21	61.50%	171	6	60	45 1	2	24	54.00%	6 168	54	53	1	2 20	6 49.93%
UNITED KINGDOM	of which: SME	14	4 7 4	(0 0	2	63.51%	13		6	5 (0	3	53.27%	6 12	6	6	0	0	3 47.92%
3112123 1121133 31 1	Secured by mortgages on immovable property	2,434	4 279 233	Ţ	5 6	56	23.97%	2,301	33	38	08	6	65	20.98%	6 2,265	311 3	370	3	6 73	2 19.47%
	of which: SME	582	2 126 55	2	2 3	18	32.41%	556	12	29	78 1	3	21	27.13%	6 559	108	96	1	2 2	4 25.16%
	Items associated with particularly high risk	109	9 54 33		1 2	10	30.79%	104	4	19	43 1	1	12	28.29%	6 104	42	50	1	1 1	4 27.62%
	Covered bonds		0 0	(0 0	(0.00%	0		0	0 (0	0	0.00%	6 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	(0 0	(0.00%	0		0	0 (0	0	0.00%	6 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	(0 0	(0.00%	0		0	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Equity		0 0	(0 0	(0.00%	0		0	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
	Securitisation																			
	Other exposures		3 0 0	(0 0	(22.32%	3		0	0 0	0	0	22.37%		0	0	0	0	0 22.39%
	Standardised Total	6,953	3 1,542 719	29	9 28	184	25.55%	6,454	1,79	5 96	56 19	29	232	24.00%	6,419	641 1,1	54	19 2	4 269	0 22.39% 9 23.26 %

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



		12 13	14	15	16	17	18	19	20 21	22	23	24	25	26	27	28	<u> </u>	30	31	
										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
	(mln	Stage 1 exposure Stage 2 exposure EUR, %)	re Stage 3 exposure S	Stock of provisions for Stage 1 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 exposur	Cover Stage
	Central banks	0	0 0	0	0		0.00%	C	0	0	((0.00%	0	0	C	0	0 ()	0
	Central governments	0	0	0	0		0.00%	C	0	0	(0.00%	0	0	C	0	0)	0
	Regional governments or local authorities	0	0	0	0		0.00%	C	0	0	((0.00%	0	0	C	0	0)	0
	Public sector entities	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	Multilateral Development Banks	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0 ()	0
	International Organisations	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	Institutions	0	0 0	0	0		0.00%	C	0	0	((0.00%	0	0	C	0	0)	0
	Corporates	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0 ()	0
	of which: SME	0	0	0	0		0.00%	C	0	0	(0.00%	0	0	C	0	0)	0
	Retail	0	0	0	0		0.00%	C	0	0	(0.00%	0	0	C	0	0)	0
N.A.	of which: SME	0	0	0	0		0.00%	C	0	0	(0.00%	0	0	C	0	0)	0
	Secured by mortgages on immovable property	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	of which: SME	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	Items associated with particularly high risk	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	Covered bonds	0	0 0	0	0		0.00%	C	0	0	()	0.00%	0	0	C	0	0)	0
	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0		0.00%	C	0	0	((0.00%	0	0	C	0	0)	0
	Collective investments undertakings (CIU)	0	0 0	0	0		0.00%	C	0	0 0	()	0.00%	0	0	C	0	0 ()	0
	Equity	0	0 0	0	0		0.00%	C	0	0 0	()	0.00%	0	0	C	0	0 ()	0
	Securitisation																			
	Other exposures	0	0 0	0	0		0.00%	C	0	0 0	(0.00%	_	0	C	0	0 (0
	Standardised Total	0	0 0	0	0	(0.00%	0	0	0			0.00%	0	0	0	0	0 (ol

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

										Baseline Scenario							
				31/12/2021						31/12/2022					31/12/2023		
RowN um	(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 Stock of provisions for Stage 2 exposure 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 S provisions for prove Stage 2 exposure	ock of Sions for Exposure Coverage Ratio - Stage 3 exposure
127	Central banks	C	0 0	0	()	0.00%	0	0 0	0	0 0	0.00%	0	0 0)	0 0	0 0.00%
128	Central governments	C	0 0	0	()	0.00%	0	0 0	0	0 0	0.00%	0	0)	0	0 0.00%
129	Regional governments or local authorities	(0 0	0	(0.00%	0	0 0	0		0.00%	0	0)	0	0 0.00%
130	Public sector entities	C	0 0	0	(0.00%	0	0 0	U		0.00%	0	0		0	0 0.00%
131	Multilateral Development Banks	C	0 0	0	(0.00%	0	0 0	0		0.00%	0	0		0	0 0.00%
132	International Organisations	C	0 0	0	(0.00%	0	0 0	0		0.00%	0	0		0	0 0.00%
133	Institutions			0	(0.00%	0	0 0	0		0.00%	0	0)	0	0 0.00%
134	Corporates			0	(0.00%	0	0 0	0		0.00%	0	0)	0	0 0.00%
135	of which: SME			0			0.00%	0	0 0	0		0.00%	0	0)	0	0 0.00%
136 137	Retail CMF			0			0.00%	0	0 0	0		0.00%	0	0)	0 0	0 0.00%
137 N.A.	of which: SME			0			0.00%	0	0 0	0		0.00%	0	0)	0 0	0 0.00%
138	Secured by mortgages on immovable property of which: SME			0			0.00%	0	0 0	0		0.00%	0	0)	0 0	0 0.00%
140	Items associated with particularly high risk			0)	0.00%	0		0		0.00%	0	0 0			0.00%
141	Covered bonds			0)	0.00%	0		0		0.00%	0	0 0			0 0.00%
142	Claims on institutions and corporates with a ST credit assessment			0			0.00%	0	0 0	0		0.00%	0	0 0		0 0	0 0.00%
143	Collective investments undertakings (CIU)			0)	0.00%	0		0		0.00%	0	0)		0 0.00%
144				0			0.00%	0		0		0.00%	0	0 0)		0 0.00%
145	Equity Securitisation		, 0	U		7	0.00%	0	0	0	,	0.00%	0			0	0.00%
146	Other exposures	(0	(0.00%	0	0 0	0		0.00%	0	0		0	0 000%
147	Standardised Total	0	0 0	0	0		0.00%	0	0 0	0	j j	0.00%	ŏ	0 0		0 0	0 0.00%

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



		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			
RowN um		(min EUR,		e Stage 2 exposure Stage	ge 3 exposure S	Stock of provisions for Stage 1 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 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions Stage 2 exposure	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	re Stage 2 exposure	Stage 3 exposure	Stock of 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		0 0	0	0		0	0.00%	(0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
170		Central governments		0 0	0	0		0	0.00%	(O	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
171		Regional governments or local authorities		0	0	0		0	0.00%	(0	0	0	0	0.00%		0	0	0	0	0	0.00%
172		Public sector entities		0	0	0		0	0.00%	(0	0	0	0	0.00%		0	0	0	0	0	0.00%
173		Multilateral Development Banks		0 0	0	0		0	0.00%	(0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
174		International Organisations		0 0	0	0		0	0.00%	(0	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
175		Institutions		0 0	0	0		0	0.00%	(0	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
176		Corporates		0 0	0	0		0	0.00%	(0	0	0	0 0	0	0.00%		0	0	0 (0	0	0.00%
177		of which: SME		0 0	0	0		0	0.00%	(0	0	0	0 0	0	0.00%		0	0	0 (0	0	0.00%
178	N. A	Retail		0 0	0	0		0	0.00%	()	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
179	N.A.	of which: SME		0 0	0	0		0	0.00%	()	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
180		Secured by mortgages on immovable property		0 0	0	0		0	0.00%	()	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
181		of which: SME		0 0	0	0		0	0.00%)	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
182		Items associated with particularly high risk		0 0	0	0		0	0.00%))	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
183		Covered bonds		0 0	0	0		0	0.00%		<u>)</u>	0	0	0 0	0	0.00%		0	0	0	0	0	0.00%
184		Claims on institutions and corporates with a ST credit assessment		0 0	0	0		0	0.00%		7	0	0	0	0	0.00%		0	0	0	0	0	0.00%
185		Collective investments undertakings (CIU)		0	0	0		0	0.00%		<u>ار</u>	0	0		0	0.00%		0	0		0	0	0.00%
107		Equity Securitisation		0	U	U		U	0.00%		7	U	U	U U	U	0.00%		U	U	U C	U	U	0.00%
100				0		0		0	0.000/			0	0		0	0.000/		0		n .		0	0.000/
100		Other exposures		0 0	0	0		0	0.00% 0.00%) N	0	0		0	0.00% 0.00%		0			0	0	0.00%
189		Standardised Total		0 0	U	0		U	0.00%		<u>'</u>	U	U (0	0	0.00%		U	U (ין (0	0	0.00%

												Baseline Scenario									
						31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	Stage 1 exposure s	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 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 exposur	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of 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	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0 (0	(0	0.00%
191		Central governments	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 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	0.009	6 0	0	0	(0	0.00%
193		Public sector entities	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0 0	0	0	(0	0.00%
194		Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0 0	0	0	(0	0.00%
195		International Organisations	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0 (0	(0	0.00%
196		Institutions	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0) (0	(0	0.00%
197		Corporates	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0 (0	(0	0.00%
198		of which: SME	0	0	0	C	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0 (0	(0	0.00%
199		Retail	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0 (0	(0	0.00%
200	N.A.	of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 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	0.009	6 0	0	0	(0	0.00%
202		of which: SME	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 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	0.009	6 0)	0	(0	0.00%
204		Covered bonds	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 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	(0.009	6 0	0	0	(0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.009	6 0	0	0	(0	0.00%
207		Equity	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.000	6 0	0 (0	(0	0.00%
208		Securitisation																			
209		Other exposures	0	0	0	0	0	0	0.00%	0	0 0	0	(0	0.00	6 0 () (0	(0	0.00%
210		Standardised Total	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	6 0 0		0	O	0	0.00%

										Baseline Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 e	xposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provision Stage 1 exposure Stage 2 exp	of Stock of provisions for posure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	ge 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	for Stage 3 exposure	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 ex	of s for posure Stage 3 exposure
211		Central banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
215		Multilateral Development Banks		0 0	0 0	0	0 0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0 0.009	6 0	0 0		0	0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	0	0 0		0	0.00%
221	N.A.	of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
225		Covered bonds		0 0	0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0		0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
228		Equity		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
229		Securitisation															
230		Other exposures		0 0	0 0	0	0.00%	0	0 0	0	0	0.009	6 0	0 0		0	0.00%
231		Standardised Total		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	б	0 0		0	0.00%



	AIB Group plc																					
		33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenario	0									
					31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln EUR,		e Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 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 St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure	Stage 3 exposure	Stock of 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	19,22	5 6	25	11	C	10	40.00%	19,192	12	52	2 1	.1 0	21	40.00%	19,159	17	79	10	0	32	40.00%
2	Central governments	624	4 47	18	2	6	5	39.79%	604	52	3:	3	1 5	13	39.29%	596	48	44	1	4	17	39.09%
3	Regional governments or local authorities		5 0	0	0	C) (48.08%	5	0		O	0 0	0	48.08%	5	C	0	(0	0	48.08%
4	Public sector entities		0 0	0	0	C) (0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
5	Multilateral Development Banks		0 0	0	0	C) (0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
6	International Organisations		0 0	0	0	C	(0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
7	Institutions		0 0	0	0	C) (0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
8	Corporates	5,17	0 1,566	634	88	89	240	37.79%	4,295	2,035	1,04	1 5	59 116	390	37.43%	3,988	1,993	1,390	48	113	517	37.18%
9	of which: SME	2,62	5 983	387	49	65	139	35.75%	2,162	1,180	652	2 3.	79	231	35.44%	1,985	1,128	882	27	7 75	311	35.23%
10	Retail	3,78	8 743	742	52	87	7 446	60.09%	3,479	807	983	7 4	15 95	559	56.63%	3,271	780	1,222	40	91	668	54.65%
AIB Group plc	of which: SME	1,06	6 204	185	12	17	7 103	55.85%	986	218	25:	1	.0 19	127	50.78%	936	206	313	g	18	150	48.04%
12	Secured by mortgages on immovable property	13,60	7 2,147	2,412	93	168	869	36.02%	12,757	2,210	3,200	8	171	1,083	33.83%	12,099	2,119	3,949	74	149	1,283	32.48%
13	of which: SME	1,85	764	664	44	44	189	28.46%	1,631	719	930	3	39 46	264	28.35%	1,471	646	1,163	32	2 40	334	28.71%
14	Items associated with particularly high risk	62	6 164	133	11	36	69	51.93%	572	136	210	5 1	.4 25	108	49.76%	512	117	294	11	21	143	48.48%
15	Covered bonds		0 0	0	0	C	(0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
16	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	C) (0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
17	Collective investments undertakings (CIU)		0 0	0	0	C	(0.00%	(0		O	0 0	0	0.00%	0	C	0	(0	0	0.00%
18			0 0	0	0	C) (0.00%	(0)	0	0	0.00%	0	C	0	(0	0	0.00%
19	Equity Securitisation																					
20	Other exposures	34	4 4	1	0	() (21.72%	30	6		3	0 0	1	21.47%	28	7	5	(0	1	21.31%
21	Standardised Total	43,080	0 4,677	3,965	257	386	1,641	41.38%	40,933	5,257	5,533	218	8 413	2,173	39.28%	39,658	5,081	6,983	184	378	2,660	38.09%

												Adv	verse Scenario								
						31/12/2021						3	31/12/2022					31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 ex	posure pr Stag	Stock of Stock of provisions for age 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio	Stage 1 exposure Stage 2 exposure	re Stage 3 exposure	Stock of 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	1	.1	0 10	0 40.00%	19,19	12	52	11	0 2	1 40.00	0% 19,159	17 7	9 10)	32	40.00%
23		Central governments	315	1	L C		0	0	0 40.00%	31.	1	1	0	0	0 40.00	0% 314	1	1 0)	0 1	40.00%
24		Regional governments or local authorities	5	0	0		0	0	0 48.08%	b	0	0	0	0	0 48.08	5	0	0)	0	48.08%
25		Public sector entities	0	0	0		0	0	0.00%	o l	0	0	0	0	0.00	0	0	0)	0	0.00%
26		Multilateral Development Banks	0	0	0		0	0	0.00%	o l	0	0	0	0	0.00	0	0	0)	0	0.00%
27		International Organisations	0	0	0		0	0	0.00%	Ó	0	0	0	0	0.00	0	0	0)	0	0.00%
28		Institutions	0	0	0		0	0	0.00%	o l	0	0	0	0	0.00	0	0	0)	0	0.00%
29		Corporates	1,218	245	186	1	.3 14	4 70	6 40.92%	1,180	189	273	12 1	.4 10	38.04	1,130	.59 36	0 11	1	131	36.41%
30		of which: SME	693	162	137	1	0 1:	1 40	6 33.55%	662	125	205	9 1	.0 6	7 32.80	0% 620	.00 27	2 8	3	9 88	32.33%
31		Retail	3,603	677	7 703	4	.9	2 410	6 59.19%	3,31	737	934	43 9	90 52	3 55.97	7% 3,107	'17 1,15	9 38	8	7 627	54.10%
32	IRELAND	of which: SME	1,052	197	7 182	1	.1	7 10:	1 55.49%	97	211	245	10 19	.9 12	4 50.51	1% 924	200 30	7 9	1	147	47.81%
33		Secured by mortgages on immovable property	10,982	1,803	1,976	7	147	2 713	36.11%	10,40	1,736	2,617	72 13.	85 89	34.14	9,926	3,20	8 61	11	2 1,057	32.95%
34		of which: SME	1,250	603	440	3	3:	1 110	6 26.34%	1,11	528	651	35 33	32 17	27.28	1,005	159 82	9 28	3	7 235	28.36%
35		Items associated with particularly high risk	524	107	97		8 30	0 54	4 55.39%	48.	81	162	12 2	20 8	52.99	9% 434	69 22	5 9	1	5 115	51.13%
36		Covered bonds	0	0	O C		0	0	0.00%	o l	0	0	0	0	0.00	0	0	0		0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0) C		0	0	0.00%	, D	0	0	0	0	0.00	0	0	0		0	0.00%
38		Collective investments undertakings (CIU)	0	0	0		0	0	0.00%	0	0	0	0	0	0.00	0	0	0)	0	0.00%
39		Equity	0	0	0		0	0	0.00%	, o	0	0	0	0	0.00	0	0	0)	0	0.00%
40		Securitisation																			
41		Other exposures	31	4	1 1		0	0	0 21.51%	2:	6	3	0	0	1 21.20	0% 25	6	5 0)	0 1	21.05%
42		Standardised Total	35,902	2,843	2,988	150	6 269	1,270	42.50%	34,930	2,762	4,042	150 259	9 1,62	8 40.27	% 34,100 2,5	96 5,03	129	22	1,963	38.97%

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
owN um	(mln EUR, %		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of Stage 2 exposure Stage	Stock of ovisions for e 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposur	Stock of e 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	0.00%	0		0		0	0	0.00%	6 0	0	0	0	0	0.00%
44	Central governments	270) 43 1	7	2 6	7	40.28%	250	4	8 32		1 5	13	39.53%	6 242	44 4	12	1	17	39.25%
45	Regional governments or local authorities		0	0	0 0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
46	Public sector entities		0	0	0 0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
47	Multilateral Development Banks		0	0	0 0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
48	International Organisations		0	0	0 0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
49	Institutions		0	0	0 0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
50	Corporates	3,733	1,287 44	4 7	74 74	162	36.45%	2,908	1,79	8 757	4!	5 100	281	37.17%	6 2,665 1,7	36 1,01	13	6 9	379	37.40%
51	of which: SME	1,915	807 24	9	39 54	92	36.94%	1,487	1,04	1 443	24	4 68	162	36.64%	,	15 60	03	9 6	220	36.50%
52	Retail	176	63 3	6	3 5	27	75.54%	160	6	7 49		2 5	33	67.58%	6 157	50	58	2	37	63.89%
UNITED KINGDOM	of which: SME	13	7	4	0	3	73.29%	12		7 5		0	3	63.57%	6 12	6	6	0	4	59.27%
54	Secured by mortgages on immovable property	2,383	1 317 24	9	16 21	99	39.97%	2,116	44	7 383	13	31	129	33.51%	6 1,953 4	56 52	27	1 3	159	30.24%
55	of which: SME	556	5 144 6	3	5 9	28	44.67%	471	17	9 113	4	4 11	39	34.69%	6 423 1	77 16	53	3	50	30.82%
56	Items associated with particularly high risk	102	2 57 3	6	2 5	15	42.65%	87	5.	5 55		2 5	22	40.23%	6 78	48 6	59	2	28	39.89%
57	Covered bonds		0	0	0	0	0.00%	0		0		0	0	0.00%	6 0	0	0	0	0	0.00%
58	Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0.00%	0		0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
59	Collective investments undertakings (CIU)		0	0	0 0	0	0.00%	0		0 0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
60	Equity		0	0	0 0	0	0.00%	0		0 0		0 0	0	0.00%	6 0	0	0	0	0	0.00%
61	Securitisation																			
62	Other exposures		0	0	0 0	0	37.60%			0 0		0 0	0	37.58%		0	0	0	0	37.62% 36.25%
63	Standardised Total	6,666	1,766 78	2 9	111	311	39.75%	5,523	2,41!	1,276	63	146	478	37.43%	5,099 2,40	1,71	.0 5:	1 14	620	36.25%

										Adverse Scenario								
				31/12/2021						31/12/2022						31/12/2023		
dowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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 St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	sure Stage 3 exposur	Stock of provisions for Stage 1 exposur	Stock of St provisions for provi Stage 2 exposure Stage 3	Coverage Ratio - Stage 3 exposure
64	Central banks	(0 0	0	C	0	0.00%	C	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
65	Central governments	(0 0	0	C	0	0 40.00%	6	0 0	C	0	0	40.00%	6	0	0	0 0	0 40.00%
66	Regional governments or local authorities	(0 0	0	C	0	0.00%	<u> </u>	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
67	Public sector entities	(0 0	0	C	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
68	Multilateral Development Banks	(0 0	0	(0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0	0 0.00%
69	International Organisations	(0 0	0	C	0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
70	Institutions	(0 0	0	(0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0	0 0.00%
71	Corporates	4	2 5 1	0	(0	0 46.89%	1	4 2		0	1	43.39%	1	3	3	0	1 42.98%
72	of which: SME		5 0	0	(0	0 42.08%	1	4 2		0	1	42.12%	1	3	3	0 0	1 42.12%
73	Retail]		0	(0	1 83.25%	1	0 1	C	0	1	80.2/%	1	0	1	0	1 /8.6/%
UNITED STATES	of which: SME	(0 0	0	(0	50.28%	0	0 0	C	0	0	50.32%	0	0	0	0	0 50.44%
75	Secured by mortgages on immovable property	(0 0	0	(0	0 24.21%	0	0 0	C	0	0	24.10%	0	0	0	0 0	0 23.96%
76	of which: SME	(0 0	0	(0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
77	Items associated with particularly high risk	(0 0	0	(0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
78	Covered bonds	(0 0	0	(0	0.00%	0	0 0	C	0	0	0.00%	0	0	0	0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	(0 0	0	C	0	0.00%	C	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
80	Collective investments undertakings (CIU)	(0 0	0	(0	0.00%	<u>C</u>	0 0	C	0	0	0.00%	0	0	0	0	0 0.00%
81	Equity	(0 0	0	C	0	0.00%	C	0 0	C	0	0	0.00%	0	0	0	0 0	0 0.00%
82	Securitisation																	
83	Other exposures	(0 0	0	(0	0.00%	<u> </u>	0 0	C	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	2 50.29%



		33 34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scena	rio									
				31/12/2021						31/12/2022							31/12/2023			
	(mln El	Stage 1 exposure Stage 2 exposure	sure Stage 3 exposure	Stock of provisions for Stage 1 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 expo	Stock of provisions for Stage 1 exposu	Stock of r provisions for ire Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 expo
	Central banks	0	0 (0 (0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C		0 (
	Central governments	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Regional governments or local authorities	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Public sector entities	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Multilateral Development Banks	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.
	International Organisations	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0.0
	Institutions	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.0
	Corporates	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.
	of which: SME	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.0
	Retail	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0.0
N.A.	of which: SME	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Secured by mortgages on immovable property	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	of which: SME	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Items associated with particularly high risk	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0
	Covered bonds	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0.0
	Collective investments undertakings (CIU)	0	0 (0 (0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.0
	Equity	0	0 (0 (0		0.00%	(0	0	0	0	0.00%	0	0	0	0	C)	0 0.0
	Securitisation																			
	Other exposures	0	0	0	0		0.00%		0	0	0	0	0.00%		0	0	0	C		0 0.0 0 0.0
	Standardised Total	0	0 (0 (0		0.00%	C	0	0	0	0	0.00%	0	0	0	0	0		0 0.0

										Adverse	e Scenario								
				31/12/2021						31/12	.2/2022					31/12/2023			
RowN um		Stage 1 exposu	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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	Sto Stage 3 exposure provis Stage 1	ock of sions for Lexposure S	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of e 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 (0.00%		0	0 0	(0	0.00%
107	Central governments		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	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 (0.00%	0	0	0 0	(0	0.00%
109	Public sector entities		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0 0		0	0.00%
110	Multilateral Development Banks		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0 0		0	0.00%
111	International Organisations		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0		0	0.00%
112	Institutions		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0		0	0.00%
113	Corporates		0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0		0	0.00%
114	of which: SME		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
115	Retail		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
116 N.A.	of which: SME		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
117	Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
118	of which: SME		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
119	Items associated with particularly high risk		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
120	Covered bonds		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	(0	0	0	0.00%	0	0	0		0	0.00%
122	Collective investments undertakings (CIU)		0 0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0 0		0	0.00%
123	Equity Securitisation		0 0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0 0		0	0.00%
124	Securitisation																		
125	Other exposures		0 0 0	0	0	0	0.00%	0	(0	0	0 (0.00%	0	0	0 0		0	0.00%
126	Standardised Total		0 0 0	0	0		0.00%	0	(0	0	0 0	0.00%	0 (0	0 0		0	0.00% 0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022					31/12/2023			
RowN um		(min EUR	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of provisions for p Stage 1 exposure Stage	Stock of provisions for tage 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 Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage	OVISIONS TOP	Coverage Ratio - Stage 3 exposure
127		Central banks		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
128		Central governments		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
129		Regional governments or local authorities		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
130		Public sector entities		0 0	0	0)	0.00%	(0 0	0 0	0	0.00%	6 0	0	0	0 0	0	0.00%
131		Multilateral Development Banks		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
132		International Organisations		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
133		Institutions		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
134		Corporates		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
135		of which: SME		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
136		Retail		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
137	N.A.	of which: SME		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
138		Secured by mortgages on immovable property		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
139		of which: SME		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
140		Items associated with particularly high risk		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
141		Covered bonds		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment		0 0 0	0	0		0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
143		Collective investments undertakings (CIU)		0 0	0	0		0.00%	(0 0	0 0	0	0.00%	6 0	0	0	0 0	0	0.00%
144		Equity		0 0	0	0)	0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
145		Securitisation																	
146		Other exposures		0 0	0	0		0.00%	(0 0	0	0	0.00%	6 0	0	0	0 0	0	0.00%
147		Standardised Total		0 0 0	0	0		0.00%	C	0 0	0	0	0.00%	6 0	0		0 0	0	0.00%

											Adverse Scenario								
					31/12/2021						31/12/2022						31/12/2023		
RowN um		(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 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provise Stage 2 exposure Stage 3	cck of Sions for exposure Stage 3 exposi
148		Central banks		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
149		Central governments		0 0	0		0 (0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
150		Regional governments or local authorities		0 0	0		0 (0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
151		Public sector entities		0 0	0		0 (0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
152		Multilateral Development Banks		0 0	0		0 (0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
153		International Organisations		0 0	0		0 (0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
154		Institutions		0 0	0		0 (0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
155		Corporates		0 0	0		0 (0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
156		of which: SME		0 0	0		0 (0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
157		Retail		0 0	0		0 (0.00%	0	0 0	C	0	0	0.00%	0	0	0	0 0	0.0
158	N.A.	of which: SME		0 0	0		0 (0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
159		Secured by mortgages on immovable property		0 0	0		0 (0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
160		of which: SME		0 0	0		0 (0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
161		Items associated with particularly high risk		0 0	0		0 (0.00%	0	0 0	C		0	0.00%	0	0	0	0 0	0.0
162		Covered bonds		0 0 0	0		0	0.00%	0	0 0	C)	0	0.00%	0	0	0	0 0	0.0
163		Claims on institutions and corporates with a ST credit assessment		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
164		Collective investments undertakings (CIU)		0 0	0		0 (0.00%	0	0 0	0) (0	0.00%	0	0	0	0 0	0.0
165		Equity		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
166		Securitisation																	
167		Other exposures		0 0	0		0 (0.00%	0	0 0	0)	0	0.00%	0	0	0	0 0	0.0
168		Standardised Total		0 0 0	0		0	0.00%	0	0 0	0		0	0.00%	0	0		0 0	0.00



William	AIB Group plc																				
		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			
vN	(mln E	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu	
	Central banks	0	0	0	0		0.00%	(0	0	0 0		0	0.00%	6 C	(0	0 (0	0.009
	Central governments	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6 C	C)	0	0	0	0.009
1	Regional governments or local authorities	0	0	0	0)	0.00%	(0	0	0		0	0.00%	•	C)	0	0	0	0.009
2	Public sector entities	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6	C)	0	0	0	0.009
3	Multilateral Development Banks	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6 C	C)	0	0	0	0.009
4	International Organisations	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6 0	()	0	0	0	0.009
	Institutions	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6 C	()	0	0	0	0.009
5	Corporates	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6 0	()	0	0	0	0.009
1	of which: SME	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6	(0	0	ס	0.009
	Retail	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6	(0	0	ס	0.009
N.A.	of which: SME	0	0	0	0		0.00%	(0	0	0		0	0.00%	6	(0	0	ס	0.009
	Secured by mortgages on immovable property	0	0	0	0)	0.00%	(0	0	0		0	0.00%	6	(0	0	ס	0.009
1	of which: SME	0	0	0	0		0.00%		0	0	0		0	0.00%	6	(0	0	O	0.009
2	Items associated with particularly high risk	0	0	0	0		0.00%	(0	0	0		0	0.00%	6	(0	0	ס	0.009
3	Covered bonds	0	0	0	0		0.00%		0	0	0		0	0.00%	6	(0	0	ס	0.009
4	Claims on institutions and corporates with a ST credit assessment	0	0	0	0		0.00%	(0	0	0		0	0.00%	6	(0	0	D	0.009
5	Collective investments undertakings (CIU)	0	0	0	0)	0.00%	(0	0	0 0		0	0.00%	6 C	()	0	0 (0	0.009
5	Equity	0	0	0	0)	0.00%	(0	0	0 0		0	0.00%	6 C	()	0	0 (0	0.009
7	Securitisation																				
3	Other exposures	0	0	0	0		0.00%	(0	0	0 0		0	0.00%	6 0	(0	0	0	0.009
	Standardised Total	0	0	0	0 (0.00%			0	0 0		0	0.00%	6	C		0	0		0 0.00%

											Adverse Scenar	io							
					31/12/2021						31/12/2022					31/12/2023			
RowN um		(m	Stage 1 exposi	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 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	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of e 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		0 0	C	0 (0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
191		Central governments		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
192		Regional governments or local authorities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
193		Public sector entities		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
194		Multilateral Development Banks		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
195		International Organisations		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
196		Institutions		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
197		Corporates		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
198		of which: SME		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
199		Retail		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
200	N.A.	of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
201		Secured by mortgages on immovable property		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
202		of which: SME		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
203		Items associated with particularly high risk		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	J 0.00%
204		Covered bonds		0 0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0		0	0 0	0.009		0	0	0	0	0.00%
206		Collective investments undertakings (CIU)		0 0	C	0	0	0.00%	0		0	0 0	0.009	% 0	0	0	0	0	0.00%
207		Equity		0 0	C	0 (0	0.00%	0		0	0 0	0.009	% 0	0	0 0	0	0	0.00%
208		Securitisation																	
209		Other exposures		0 0	C	0	0	0.00%	0		0	0 0	0.009	,	0	0 0	C	0	0.00%
210		Standardised Total		0 0	0		0	0.00%	0		0	0 0	0.00%	6 0	0	0	0	0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	sposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2	ock of Stock of sions for provisions for 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		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	0.00%	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	0.00%	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	0.00%	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	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0 (0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		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	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	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	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228		Equity		0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%

BANKING AUTHORITY		[1	2	3	4	2021 EU	J-wide S	7	Test: Cre AIB Group p		COVID	19 IRI	12	13	14
			Exposu	re values	Risk expos	sure amounts		Stage 1	31/1	ia - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
	Central banks	(mln EUR, %)	A IDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central governments Institutions Corporates		0	2,06	5	0 2,642	2 257	7 256	1,587	7 1,558	22	1 219) 14	4 248	68	30.91%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1,782	2	0 929	9 0	1,394		298		9(0 89		6 12	18	19.82%
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		1,782		0 929	9 (1,394	1,370	298	3 293	9(0 89		6 12	18	19.829
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation Other per gradit obligation assets															
	Other non-credit obligation assets IRB TOTAL		1,782	2,065	929	2,643	1,651	1,626			31:	309	21	260	86	27.68%
			Evnocin	ro valuos	Dick ovnoc	ura amounta		Stage 1		ia - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	C
		(mln EUR,%)	Λ_TDR	re values F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	1,960		2,516							14	4 236	68	30.91%
IDELAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1,781		0 929	8 0	1,393					0 89	(6 12	18	19.82%
IRELAND	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		1,781		0 92	8 0	1,393	3 1,369	297	7 292	9(0 89		6 12	18	19.82%
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		1,781	1,966	928	2,516	1,648	1,623			31:	1 309	21	1 247	86	27.69%
								Stage 1		ia - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
		(mln EUR,%)	Λ_TDR	re values F-IRB	Risk expos	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	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks Central governments Institutions	(
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		C	7	1	0 74	1 2	2 2	69	9 69		0 (0 5	(-
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1		0	1 (1	1	1	1 1		0 ((0 0	(-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1		0	1 0	1	1	1	1 1	(0 0	(0 0	() -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		1	7:	1	L 74		2 2	70	70		0 0		0 5		-
									Morator	ia - Actual						
			Exposu	re values	Risk expos	sure amounts		Stage 1		2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverage Ratio
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		C		2	3	S C	0		1 1		0		0		-
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0		0	0 "	0	0		0		0 0		0 0		-
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		U					U		U						
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Other non-credit obligation assets IRB TOTAL		0		2 () 3	8 0	0	1	1	(0		0	C	-
										ia - Actual 2/2020						
		_	A IDD	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
	Central banks Central governments	(mln EUR, %)	A IND	T-IND	ATIND	T IND		moratoria		moratoria		moratoria	exposure	exposure	exposure	
	Institutions Corporates Corporates - Of Which: Specialised Lending		C		0	0 0	0	0	(0 0	(0 (()	0 0	(-
	Corporates - Of Which: SME Retail Retail - Secured on real estate property Potail - Secured on real estate property - Of Which: SME		C		0	0 0	0	0	(0 0		0 (0 0	(-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		C		0	0 0	0 0	0	(0	(0 0	(0 0	(-
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL		0		0 (0	0	0		0 0		0 0		0 0	C	-
										ia - Actual						
			Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/1: Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central governments Institutions Corporates				0	0 0) C	0	(0 0		0 0		0 0	(-
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0	0 (0	0	(0		0 (0 0	(-
N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		C		0 (0 (0	0	(0 0		0 (0 0	(-
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Retail - Other Retail - Of Which: non-SME Equity Securitisation															

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

EBA EUROPEAN BANKING AUTHORITY

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

									Morato	ria - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0		(0		0 0	(0	0	0	C	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	(0	0		0	(0	0	0	C	-
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0		(0	0		0	(0	0	0	C	-
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	-

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		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	-
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		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	-

									Morato	ria - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0) (0	0	0 0		0 0	(0	C	C)) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0) (0	0	0		0 0	(0	C	C)) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	IV./\.	Retail - Secured on real estate property - Of Which: non-SME		0) (0	0	0		0	(0	C	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) -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	C	0	0	(0	(0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	C	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	IV.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	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	C	0	0	0	0	-

			15	16	17	18	U-wide S		AIB Group p	olc 22	c COVID)-19 IRE	25	26	27	
								Stage 1		antees - Actual 12/2020 Stage 2		Stage 3				
				sure values	+	osure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Cover
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		amount		amount	exposure	exposure	exposure	e ,
	Central governments Institutions Corporates			0 2	7	0 2) 19) 7	7	8 3	3	t C)	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0 2	0 7	0 2	0 19	9 ;	0 7	0 (0 8 3) (0 ()	0	0	0 -
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0	0	0	0 (0 (0	0 (0		0 ()	0	0	0 -
Alb Group pic	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0 0	0 0	0 0	0 (0 (0 0 0	0 0) () (0 () (0 0 0	0 0	0 - 0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity			0	0	0	0 (0 0	0	0 0) (0 ()	0	0	0 -
	Securitisation Other non-credit obligation assets IRB TOTAL			0 2	27	0 30	0 19		7	8 3		1 0			0	0
	IRB IOIAL					2	<u> </u>	<u> </u>			·1	<u>-</u>	<u> </u>	<u> </u>		<u>v</u>
										antees - Actual						
			Exposi	sure values	Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Cove
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending			0	17	0 2	0 1	1	0	5 () (0 ()	0	0	0
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0	0	0 (0 (0	0 () (0 ()	0	0	0 -
IRELAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0 () (0	0 () () ()	0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL			0 1	.7	0 20	0 11	i n	0	5 () 0		0	D	0
				<u> </u>				`				`				
										12/2020						
			Exposi	sure values	Risk expo	osure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Cove
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e
	Central governments Institutions															
	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0 (0	0 (0 (0	0	0	0 -
	Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0	0	0	0 (0	0 (0 ()	0	0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 (0	0 (0 ()	0	0	0 -
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity			0	0	0	0	0	0	0 0		0)	0	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets			0	0	0	0 (0 (0 Cantees - Actual)	0	0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		Fynos	0 Sure values	0 Risk eyne	osure amounts	D (Stage 1	31/1	12/2020 Stage 2		Stage 3 exposure, of	Stock of	Stock of	0 Stock of	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(min EUD 0/)	Λ_IDR	oure values F-IRB	Risk expo	osure amounts F-IRB	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	' !
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	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates	(mln EUR, %)	Λ_IDR			T		exposure, of which guaranteed	31/1 Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	' 9
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UNITED STATES	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		Λ_IDR			T		exposure, of which guaranteed	31/1 Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	' 9
UNITED STATES	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail		Λ_IDR			T		exposure, of which guaranteed	31/1 Stage 2	Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	' 9
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	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Retail - Of Which: Other Non-SME Retail - Other Non-Credit obligation assets Retail - Other Non-Credit obligation assets Retail - Other Non-Credit obligation or real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)	Exposu A-IRB	F-IRB 0 0 0 0 0 0 0 0 0 0 0 0 0	A-IRB O Risk expo A-IRB O O O O O O O O O O O O O	F-IRB O O O O O O O O O O O O O	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure Public guara 31/1 Stage 2 exposure Public guara 90 Public guara 10 Public guara	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	O - Cove ()
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: SME	(mln EUR, %)	Exposu A-IRB	F-IRB O O O O O O O O O O O O O	A-IRB Risk expo A-IRB Risk expo A-IRB	F-IRB O O O O O O O O O O O O O	Stage 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O Public guara 31/1 Stage 2 exposure O Public guara 31/1 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount O O O O Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	O - Cove Series Co
	Retail - Other Retail - Of Which: Non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Secured on real estate property - Of Which: SME Retail - Other Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	(mln EUR, %)	Exposu A-IRB	F-IRB O O O O O O O O O O O O O	A-IRB Risk expo A-IRB Risk expo A-IRB	F-IRB O O O O O O O O O O O O O	Stage 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O Public guara 31/1 Stage 2 exposure O Public guara 31/1 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	O - Cove Series Co
	Retail - Other Retail - Of Which: MME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Other Retail - Of Which: sme	(mln EUR, %)	Exposu A-IRB	F-IRB O O O O O O O O O O O O O	A-IRB Risk expo A-IRB Risk expo A-IRB	F-IRB O O O O O O O O O O O O O	Stage 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O Public guara 31/1 Stage 2 exposure O Public guara 31/1 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	O - Cove (Section 1) - Cove (Sec
	Retail - Other Retail - Of Which: Non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL Central sovernments Institutions Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Cupalifying Revolving Retail - Other Retail - Of Which: SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	(mln EUR, %)	Exposu A-IRB	F-IRB O O O O O O O O O O O O O	A-IRB Risk expo A-IRB Risk expo A-IRB	F-IRB O O O O O O O O O O O O O	Stage 1	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure O Public guara 31/1 Stage 2 exposure O Public guara 31/1 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

Securitisation
Other non-credit obligation assets
IRB TOTAL

EB	EUROPEAN BANKING AUTHORITY						2021 E	U-wide	Stress 1	Γ est: Cr \IB Group μ		COVIE)-19 IRI	3			
				15	16	17	18	19	20	21 Public guara	22 antees - Actual	23	24	25	26	27	28
				Exposi	ıre values	Risk expos	sure amounts		Stage 1 exposure, of		2/2020 Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Row Num			(mln EUR, %)	Λ-IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	r provisions for Stage 3 exposure	Stage 3 exposure
109 110		Central banks Central governments Institutions							amount				ZINOGIIC				
111 112 113		Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 0		0 0	(0 ()	0	0 -
114 115		Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0	0	0	0 0		0 0		0 ()	0	0	0 -
117 118 119 120	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 ()	0 0		0 () ()	0	0 -
121 122 123		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
124 125		Securitisation Other non-credit obligation assets															
126		IRB TOTAL			o _l	<u>o</u>	o _l	<u> </u>	<u>o</u>)	0 0)	<u> </u>	<u>'</u>	<u>o</u>	<u>υ</u> -
											antees - Actual 2/2020						
				Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127 128 129		Central banks Central governments Institutions															
130 131 132		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0 0		0 0		0 ()	0	0 -
133 134		Retail Retail - Secured on real estate property			0	0	0	0	0 0		0 0	(0 () ()	0	0 -
135 136	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	(0 () (0	0	0 -
138 139		Retail - Other Retail Retail - Other Retail - Of Which: SME															
140 141 142		Retail - Other Retail - Of Which: non-SME Equity Securitisation															
143 144		Other non-credit obligation assets IRB TOTAL			0	0	0 (0	0 0		0 0	(0 0)	0 '	0 -
			1							Public guara	antees - Actual						
									Stage 1		2/2020 Stage 2		Stage 3	Charles 6	Charles 6	Charles	
Row					ire values		sure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	r provisions for Stage 3	Coverage Ration Stage 3 exposure
Num 145		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		amount		amount		amount	exposure	exposure	exposure	exposure
146 147 148		Central governments Institutions Corporates			0	0	0	0	0 0		0 0		0 ()	0	0	0 -
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0	0	0	0 0		0 0				0	0	0 -
152 153	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME									0 0						
154 155 156	14.7	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail			0	0	0	0	0 0		0 0		0			0 (0 -
157 158		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
160 161		Equity Securitisation Other non-credit obligation assets															
162		IRB TOTAL			0	0	0	0	0 0	0	0 0		0 () (<u>' </u>	0 (0 -
											antees - Actual 2/2020						
				Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ration
Row Num		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
164 165		Central governments Institutions															
166 167 168		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0	0 0)	0 0		0)	0 0	0 -
169 170		Retail Retail - Secured on real estate property			0	0	0	0	0 (0 0		0 (0 (0 -
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0	0	0	0 0		0 0	(0 ()	0	0 -
174 175 176		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
177 178		Equity Securitisation															
179 180		Other non-credit obligation assets IRB TOTAL			0	0	0	0	0		0 0)	0 (0 -
										Public guara	antees - Actual						
				Exposi	ıre values	Risk expos	sure amounts		Stage 1 exposure, of		2/2020 Stage 2		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio
Row Num			(mln EUR, %)	A TDD	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
181 182		Central banks Central governments	0.(4 /0)						amount		amount		amount				
183 184 185		Institutions Corporates Corporates - Of Which: Specialised Lending			0	0	0	0	0 0)	0 0		0 () ()	0	0 -
186 187		Corporates - Of Which: SME Retail			0	0	0	0	0 0)	0 0		0 (0	0	0 -
188 189 190	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 (0 0		0 (0	0	0	0 -
191 192		Retail - Qualifying Revolving Retail - Other Retail															
193 194 195		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity															
196 197 198		Securitisation Other non-credit obligation assets IRB TOTAL			0	0	0	0	0		0 0				5	0	0 -
- 150				•		<u>'</u>		1		<u>'</u>		<u>, </u>					1

EBA EUROPEAN BANKING AUTHORITY

EBA BANKING AUTHORITY									•	2021 EU	J-wide S		Test: Cro	edit risk	COVID)-19 IRE	3						
			29	30	31	32	33	34	35	36	37	38	39 Itoria - Baseline Se	40	41	42	43	44	45	46	47	48	49
						31/12/2021 Stock of	Stock of	Stock of	C Balia				31/12/2022 Stock of	Stock of	Stock of	Common Paris				31/12/2023 Stock of	Stock of	Stock of	Common Batic
Row Num	(n		tage 1 posure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Institutions	. ,																					
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		653	1,040	371	8	68	113	3 30.41%	811	. 772	2 483	3	7 34	146	30.27%	897	609	558	8 8	26	169	30.29%
7 8 9 ATP Croup pla	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1,332	330	121	1	5	2:	1 17.62%	1,296	330	156	6 1	5	26	16.47%	1,293	303	186	6 1	4	29	15.84%
AIB Group plc	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1,332	330	121	1	5	2:	1 17.62%	1,296	330	156	6	5	26	16.47%	1,293	303	180	6 1	4	29	15.84%
13 14 15	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
16 17 18	Securitisation Other non-credit obligation assets IRB TOTAL		1,985	1,370	493	9	73	134	4 27.26%	2,106	1,102	2 639	9 8	39	172	26.89%	2,191	913	744	4 9	30	199	26.68%
												Mora	itoria - Baseline Se	cenario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	(n		tage 1 posure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19 20	Central banks Central governments	TIII EOR, 70)																					
21 22 23	Institutions Corporates Corporates - Of Which: Specialised Lending		595	1,003	367	8	66	11:	1 30.23%	740	751	1 475	5 7	7 32	142	30.02%	821	597	543	7 8	25	164	30.01%
24 25 26	Corporates - Of Which: SME Retail Retail - Secured on real estate property		1,331	329	121	1	5	2:	1 17.62%	1,295	330	156	6 1	5	26	16.47%	1,292	303	180	6 1	4	29	15.84%
27 28 29 IRELAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		1,331	329	121	1	5	2:	1 17.62%	1,295	330) 156	6 1	5	26	16.47%	1,292	303	186	6 1	4	29	15.84%
30 31 32	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																						
33 34 35	Equity Securitisation																						
36	Other non-credit obligation assets IRB TOTAL		1,926	1,332	488	9	71	132	2 27.10%	2,035	1,081	631	1 8	37	168	26.66%	2,114	900	733	3 9	29	194	26.43%
						31/12/2021						Mora	itoria - Baseline So 31/12/2022	cenario						31/12/2023			
			tage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	_	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	Central banks		posure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3	Stage 3 exposure
38 39	Central governments Institutions		46	22	2				40 500/		10			1		E1 200/					1	2	F2 040/
41 42	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		46	22	3	0	1		2 49.59%	55	5 10	5	5		3	51.28%		5	,	7 0	1	3	52.04%
43 44 45 46 UNITED KINGDOM	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0		0 20.04%	1			0 (0	0	16.97%	1	0		0 0	0	0	16.10%
46 ONTTED KINGDOM 47 48	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		1	0	0	0	0		20.04%	1	. 0		0 (0	0	16.97%	1	0		0 0	0	0	16.10%
49 50 51	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
52 53 54	Securitisation Other non-credit obligation assets IRB TOTAL		47	22	3	0	1	-	2 49.28%	56	10) 5	5 (1	3	50.81%	59	6		7 0	1	4	51.45%
												Mora	itoria - Baseline So	cenario									
						31/12/2021 Stock of	Stock of	Stock of	1				31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	(n		tage 1 posure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55 56 57	Central banks Central governments Institutions	1111 2511, 70)																			·		
58 59 60	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	2	0	0	0	(57.40%	(2	2 (0 (0	0	57.37%	0	1	(0 0	0	0	57.36%
61 62 63	Retail - Secured on real estate property 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	-
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0		0 -	(0	0 (0 (0	0	-	0	0		0 0	0	0	-
67 68 69	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL		0	2	0	0	0		D 57.40%		2	2 0	0 (0	0	57.37%	0	1		0 0	0	0	57.36%
												Mora	itoria - Baseline So	cenario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	/~		tage 1 posure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	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	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
73 74 75	Central banks Central governments Institutions																						
76 77 78	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	(0 -	(0) (0 (0	0	-	0	0		0 0	0	0	-
79 80 81	Retail - Secured on real estate property 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	-
81 82 83 84	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	(0 -	(0) (0 (0	0	-	0	0		0 0	0	0	-
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	() -	C	0		0 0	0	0	-	0	0		0 0	0	0	-
												Mora	itoria - Baseline So	cenario									
						31/12/2021 Stock of	Stock of	Stock of	Comment				31/12/2022 Stock of	Stock of	Stock of	Commen				31/12/2023 Stock of	Stock of	Stock of	Courant
Row Num	/ _~		tage 1 posure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 93	Central banks Central governments	EOIX, 70)				- POSITO		, postre					- Apostic	, coare	postic					an, vocare	pounc		
94 95 96	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	(0 -	(0) (0 (0	0	-	0	0		0 0	0	0	-
97 98 99	Corporates - Of Which: SME Retail Retail - Secured on real estate property 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	-
100 N.A. 101 102	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	0	0	0	0	(0 -	(0) (0 (0	0	-	0	0		0 0	0	0	-
103 104 105	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																						
106 107 108	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	n	n	0) -		0		0 0		n	-	0	0		0 0	0	0	-
100	IND TO THE		<u> </u>	U	U	U		<u>, </u>	- 1		. <u>. </u>	. <u>.</u>	<u>-, </u>	. <u>U</u>	<u> </u>	1				- <u> </u>	U	U _I	

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		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Morat	oria - Baseline Sce 31/12/2022	nario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110 Central	I banks I governments																					
111 Institut 112 Corpora	tions rates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C) (C	0	0	-
114 Corpo	orates - Of Which: Specialised Lending orates - Of Which: SME												2									
	ail - Secured on real estate property Letail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C		C	0	0	
118 Re	Letail - Secured on real estate property - Of Which: non-SME ail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	0 (C	0	0	-
120 Reta i	ail - Other Retail Letail - Other Retail - Of Which: SME																					
123 Equity																						
	tisation non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-
120 IND 101		<u> </u>		,	<u> </u>								<u> </u>									
					31/12/2021						Morat	oria - Baseline Sce 31/12/2022	nario						31/12/2023			
					Stock of	Stock of	Stock of provisions for	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -
Row	(value EUD - 04)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 Central	(mln EUR, %) I banks I governments				САРОЗИТС	Схробиго	Схробите					САРОЗИІС	САРОЗИІС	САРОЗИІС					САРОВИТС	САРОЗИІС	Схробигс	
129 Institut 130 Corpora	tions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0.	C	0 (C	0	0	-
131 Corpo 132 Corpo	orates - Of Which: Specialised Lending orates - Of Which: SME	-			-								-								-	
-	ail - Secured on real estate property	0	0	0	0	0	0	-	0	0	O	0	0	0	-	0	C	0		0	0	_
136 IV.A. Re	Letail - Secured on real estate property - Of Which: SME Letail - Secured on real estate property - Of Which: non-SME Letail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	0 (C	0	0	-
138 Retai	ail - Other Retail Letail - Other Retail - Of Which: SME																					
	etail - Other Retail - Of Which: non-SME																					
142 Securiti 143 Other n	non-credit obligation assets																					
144 IRB TO	DTAL	U	0	U	U	0	0	<u>-</u>	0	0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> -</u>	<u> </u>) (<u> </u>	0	U	
											Morat	oria - Baseline Sce	nario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	.
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(mln EUR, %) I banks				exposure	exposure	exposure	Схрозите				exposure	exposure	exposure	Схрозиге				exposure	exposure	exposure	схрозите
147 Institut						-							2									
· · · · · · · · · · · · · · · · · · ·	orates - Of Which: Specialised Lending orates - Of Which: SME	0	U	U	0	0	U	-	0	0	U	U	0	0	-	U	C			0	0	
151 Retail	ail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	0 (C	0	0	-
154 IV.A. Re	letail - Secured on real estate property - Of Which: SME letail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	0 (C	0	0	-
156 Retail	ail - Qualifying Revolving ail - Other Retail																					
	etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME																					
160 Securiti	tisation non-credit obligation assets																					
162 IRB TO	DTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
											Morat	oria - Baseline Sce	nario									
					31/12/2021 Stock of	Stock of	Stock of	Coverno Botio				31/12/2022 Stock of	Stock of	Stock of	Course Batia				31/12/2023 Stock of	Stock of	Stock of	Cavarana Bakia
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
164 Central 165 Institut 166 Corpora		0	0	0	0	0	0		0	0	0	0	0	0		0				0	0	
167 Corpo	orates - Of Which: Specialised Lending orates - Of Which: SME	0	0	O O	0	0	0	-	0	O O	0	U U	0	0		0					0	
169 Retail	ail - Secured on real estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	() (C	0	0	-
172 IV.A. Re	Letail - Secured on real estate property - Of Which: SME Letail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	(0 (С	0	0	-
174 Retai	ail - Qualifying Revolving ail - Other Retail etail - Other Retail - Of Which: SME																					
	etail - Other Retail - Of Which: non-SME																					
178 Securiti	tisation non-credit obligation assets																					
180 IRB TO	DTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0 (0	0	0	-
											Morat	oria - Baseline Sce	nario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for	Coverage Ratio - Stage 3
Num 181 Central	(mln EUR, %)				exposure	exposure	Stage 3 exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	Stage 3 exposure	exposure
	l governments																					
	orates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C		C	0	0	-
187 Retail	orates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	C	0 (C	0 0	0	-
189 N. A Re	ail - Secured on real estate property Letail - Secured on real estate property - Of Which: SME Letail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	_	0			٢		0	-
191 Retai	ail - Qualifying Revolving ail - Other Retail	U	U	U	U	U	U		0	U	U	U	U	U		U				0	U	
193 Re	etail - Other Retail - Of Which: SME etail - Other Retail - Of Which: non-SME																					
195 196 Equity Securiti	tisation																					
Other n	non-credit obligation assets OTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0		0	0	0	-

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	50	51	52	53	54 55	56	57	58	59	60	61	62	63 Pub	64 olic guarantees - B	65 aseline Scenario	66	67	68	69	70	71	72	73	74	75	76	77 78	79
	a : 1	Stage 1 exposure, of		Stage 2 exposure, of	31/12/2021 Stage 3 exposure.	Stock o	f Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of	a	Stage 2 exposure, of	31/12/2	Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2 exposure, of	31/12	/2023 Stage 3 exposure, of	Stock of	Stock of Stock	of Coverage Ratio -
Row Num (mln EUR, %	Stage 1 exposure 6)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guarante	provisions Stage 1 ed exposur	for provisions for . Stage 2 e exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of pro which guaranteed amount	ovisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for p Stage 1 exposure	orovisions for provision Stage 2 Stage exposure expos	ns for Stage 3 exposure
Central banks Central governments Institutions																												
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	17	7 7	7 8	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%
Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	J (0 0	0	0	0	0 0		U	0	0	0	0	0	0	0	0 -		0	0	U	0	U	0		0	0 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Of Which: SME																												
Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
Other non-credit obligation assets IRB TOTAL	17	7 7	7 8	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%
					31/12/2021								Pub	olic guarantees - B										31/12	/2023			
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 Stage 3 which	Stock o	f Stock of for provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of pro	Stock of ovisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock provisions for provisions	ns for Stage 3
Num Central banks Central banks	exposure 6)	guaranteed amount	exposure	guaranteed amount	exposure guarante	t Stage 1 exposur	e exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount		guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	Stage 2 Stage exposure expos	exposure
20 Central governments 21 Institutions 22 Corporates	10	0 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%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0 0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0) 0	0	0 -
27 28 Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0	0 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 30 Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
Retail - Other Retail - Of Which: non-SME Equity Securitisation																												
Other non-credit obligation assets IRB TOTAL	10	0 0) 5	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%
					31/12/2021								Pub	olic guarantees - B										31/12	/2023			
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, which	Stock o	f Stock of for provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stage 3	Stock of ovisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for provisions	c of ns for Stage 3
Num Central banks	exposure 6)	guaranteed amount	exposure	guaranteed amount	guarante amoun	ed exposur	e exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	exposure expos	exposure exposure
Central governments Institutions 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	0	0 -
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	, 0	0	0 -
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	, 0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																												
Retail - Other Retail - Of Which: non-SME Equity 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 -
					31/12/2021									olic guarantees - B 31/12/2	022									31/12				
Row	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure, exposure	provisions Stage 1	for provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, or pro	Stock of ovisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for p Stage 1	Stock of Stock or provisions for Stage 2 Stage	ns for Stage 3
Num 55 Central banks Central governments Central governments	6)	guaranteed amount		guaranteed amount	guarante	t exposur	e exposure	Stage 3 exposure	exposure		amount		amount		amount e	Stage 1 exposure	Stage 2 exposure	exposure	exposure		amount		amount		guaranteed amount	Stage 1 exposure	exposure expos	
 Institutions Corporates Corporates - Of Which: Specialised Lending 	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
CONTROL OF Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
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	0 -
													Pub	olic guarantees - B														
	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock o	f Stock of for provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3	Stock of ovisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12 Stage 3	Stage 3 exposure, of	Stock of	Stock of Stock	ns for Coverage Ratio -
Row Num (mln EUR, %) 73 Central banks	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure guarante		Stage 2 e exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of pro which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expos	
74 Central banks 75 Central governments 76 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	0	0 -
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	0	0 0	0	0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0) 0	0	0 -
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	, 0	0	0 -
Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																												
87 88 Securitisation Other non-credit obligation assets																												
90 IRB TOTAL	0	o ₁ 0	•	<u> </u>	U U	VΙ	V	<u>u</u> 0	<u> -</u>	0	0	0	0	0	U	0	0	0 -		0	0	0	0	0	0	0	U	υ -
		Stage 1		Stage 2	31/12/2021 Stage 3	3		Charles Constitution			Stage 1		Stage 2	olic guarantees - B	022 Stage 3	Stocker	Charles	Short			Stage 1		Stage 2	31/12	/2023 Stage 3	Charles	Shock of	rof
Row	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure exposure guarante	provisions	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure		Stage 3 exposure	exposure, of pro	Stock of ovisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed amount	provisions for p	Stock of Stock or provisions for Stage 2 Stage exposure expos	ns for Stage 3
Num 91 92 93 Central banks Central governments Institutions (mln EUR, %	0)	amount		amount	amoun	t exposul	exposure	CAPOSUIC*			amount		amount		amount		- Mposuic				amount		amount		amount	мрозите	ехроѕ	
94 95 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0 0	0 (0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0 0		0 0	0	0	0	0 0	-	0	0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Of Which: SME	0	0	J (0	0	U	U	0	-	Ō	0	Ō	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
104 Retail - Other Retail - Of Which: non-SME 105 Equity 106 Securitisation																												
107 108 Other non-credit obligation assets 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	0 -

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			50	51	52	53	54 55	56	57 58	59	60	61 (62			66	67	68 69	70	71	72	73	74	75	76	77	78	79
				Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1			31/12/2022 Stage 3	iai iu				Stage 1		Stage 2	31/12	2/2023 Stage 3				
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure exposure which	Stock of provisions for Stage 1	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3		wnich expe	tage 2 posure	Stage 2 cosure, of which	Stage 3 exposure exposure exposure exposure	Stock of Sto	Stock of ovisions for Stage 2	Stock of provisions for Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for pro Stage 2	Stock of Cooking Stage 3	overage Ratio - Stage 3 exposure
Num 109		Central banks Central governments	%)	amount		amount	amount	exposure	exposure exposure	exposure	9	amount	;	amount	amount	exposure e	exposure	exposure		guaranteed amount		amount		guaranteed amount	exposure	exposure 6	exposure	exposure
110 111 112		Institutions 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 -	
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	2		0-	0	0	0	0	0		0	0		0	0	0	0 0	0	0	0	0 -	
113 116 117	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0		O	O Company				0	0	U U	0	0		0	0 -					0	0	0	0	0 -	
118 119 120	IV./A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other 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 -	
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
123 124 125		Equity Securitisation Other non-credit obligation assets																										
126		IRB TOTAL		0 0	0	0	0	Ol (0 0	0 -	0	0	0	0	0	0 0	0	0 -		0 (0	0 0	0 0	0	0	0	0 -	
							31/12/2021							Public	guarantees - Baseline Scer 31/12/2022	ario							31/12	2/2023				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for		Stage 1 ex		tage 2		Stage 3 exposure, of which	provisions for pro	Stock of ovisions for	Stock of provisions for Stage 3 Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for pro	Stock of Co	overage Ratio - Stage 3 exposure
Row Num		(mln EUR, ^c	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure e	exposure g	uaranteed expension	posure gu	aranteed amount	exposure guaranteed amount		Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure		Stage 3 exposure	exposure
128 129		Central governments Institutions																										
130 131 132		Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0 0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 0	0 0	0	0	0	0 -	
133 134		Retail Retail - Secured on real estate 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 -	
136 137	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
138 139 140		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																										
141 142		Equity Securitisation																										
143 144		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	D .	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0 (0	0 0	0	0	0	0	0 -	
														Public	guarantees - Baseline Scer	ario												
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	_ Coverage Ratio -	Stage 1 ex	Stage 1 kposure, of		Stage 2 Dosure, of	31/12/2022 Stage 3 exposure, of	Stock of S	Stock of	Stock of Coverage Ratio	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	31/12 Stage 3	2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio - Stage 3
Row Num		(mln EUR, ^o	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 5	exposure	which	posure gu	which	exposure which guaranteed amount	Stage I	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure			Stage 3 exposure
145 146 147		Central banks Central governments Institutions																										
148 149		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
150 151 152		Corporates - Of Which: SME Retail Retail - Secured on real estate 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 -	
153 154	N.A.	Retail - Secured on real estate property - Of Which: SME 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 -	
156 157		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																										
158 159 160		Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
161 162		Other non-credit obligation assets 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 Scer	ario												
			21 1	Stage 1 exposure, of	a. a	Stage 2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	ev	Stage 1 kposure, of	AVI	Stage 2 Dosure, of	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage Ratio		Stage 1 exposure, of		Stage 2 exposure, of		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio -
Row Num		(mln EUR, s	exposure %)	which guaranteed	exposure	which guaranteed	exposure swhich guaranteed	Stage 1 exposure	stage 2 Stage 3 exposure exposure		exposure	which	posure gu	which	exposure which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 Exposure	Stage 3 exposure
163 164		Central banks Central governments				antount	ZIIIODIII					amount										amount		amount				
166 166 167		Institutions Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0 (0	0 (0 0	0	0	0	0 -	
168 169 170		Corporates - Of Which: SME Retail Retail - Secured on real estate 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 -	
171 172	N.A.	Retail - Secured on real estate property - Of Which: SME 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 -	
173 174 175		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																										
176 177 178		Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
179 180		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	D	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0 (0	0 0	0	0	0	0	0 -	
														Public	guarantees - Baseline Scer	ario												
				Stage 1		Stage 2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -	ΔY.	Stage 1 kposure, of	OV	Stage 2 Dosure, of	31/12/2022 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage Ratio		Stage 1		Stage 2		2/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of Co	overage Ratio -
Row Num		(mln EUR, ^c	Stage 1 exposure %)	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 which guaranteed amount	provisions for Stage 1 exposure	r provisions for provisions for Stage 2 Stage 3 exposure exposure		exposure g	which	posure gu	which	Stage 3 which guaranteed amount	provisions for pro Stage 1 exposure	ovisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for pro Stage 2 exposure	ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
181 182 183		Central banks Central governments Institutions																										
184 185		Corporates Corporates - Of Which: Specialised Lending		0 0	0	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0	0 -		0	0	0 (0 0	0	0	0	0 -	
186 187 188		Corporates - Of Which: SME Retail Retail - Secured on real estate 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 -	
189 190	N.A.	Retail - Secured on real estate property - Of Which: SME 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 -	
191 192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																										
194 195 196		Retail - Other Retail - Of Which: non-SME Equity Securitisation																										
197		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0	D	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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		80	81	82	83	84	85	86	87	88	89	90 Itoria - Adverse Sc	91	92	93	94	95	96	97	98	99	100
		Chanad	Chara 2	Charra 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Chara I	Change 2	Change 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chara I	Chaus 2	Gtarra 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions		21	251	2 12	07	122	24.730/	71/	017	F25	15	70	107	24,000/	C75	711	67	0 13	67	242	25 600/
4 5 6	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,3	23	337 12	2 2	9/	133	34.72% 19.52%	1,254	362	166	5 2	78	18/	34.98%	1 201	1 370	21	2 2	10	242	18.86%
AIB Group plc	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,3		337 12	2 2	10	24	19.52%	1,254	362	166	5 2	11	31	18.92%	1,201	1 370	21	2 2	10	40	18.86%
11 12 13	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME								,							,						
14 15 16	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
17	Other non-credit obligation assets IRB TOTAL	1,95	54 1,3	500	6 14	107	157	31.04%	1,968	1,180	699	17	89	218	31.17%	1,876	1,081	890	0 14	77	282	31.62%
					31/12/2021						Mora	ntoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 19	Central banks	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
20 21 22	Central governments Institutions Corporates	5	73 1,0	014 37	8 12	. 94	131	34.54%	645	797	524	4 14	75	182	34.71%	605	5 697	66	3 12	64	234	35.32%
23 24 25	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	1,3	22	336 12	2 2	10	24	19.52%	1,253	362	166	5 2	11	31	18.92%	1,200	369	21	2 2	10	40	18.86%
26 27 28 IRELAND	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	1,3	22 3	336 12	2 2	10	24	19.52%	1,253	362	166	5 2	. 11	31	18.92%	1,200	369	21	2 2	10	40	18.86%
30 31	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																					
32 33 34	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
35 36	Other non-credit obligation assets IRB TOTAL	1,89	96 1,3	50 50:	1 14	104	155	30.87%	1,898	1,159	690	16	86	213	30.92%	1,805	1,067	87	5 14	74	274	31.34%
					24/42/2024						Mora	ntoria - Adverse Sc	enario						24/42/2022			
		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
38 39 40	Central governments Institutions Corporates		45	22	4 0	2	2	54.29%	52	10	7	7 0	2	4	56.64%	55	5 6		9 0	2	5	57.90%
41 42 43	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1	0	0 0	0	0	24.82%	1	0	,		0		21.74%	1	1 0		0 0	0	0	20.83%
44 45 46 UNITED KINGDOM	Retail - Secured on real estate property		1	0	0 0	0	0	24.82%	1	0			0	0	21.74%	1	1 0		0 0	0	0	20.83%
47 48 49	Retail - Other Retail Retail - Other Retail - Of Which: SME							2 1102 70	-						2117 170						J	2510576
50 51 52	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
53 54	Other non-credit obligation assets IRB TOTAL	4	16	22	4 0	2	2	54.01%	55	11	7	7 0	2	4	56.20%	56	5 7	10	0 0	2	5	57.34%
					31/12/2021						Mora	ntoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio - Stage 3
Num 55	Central banks	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
56 57 58 59	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	2	0 0	0	0	57.51%	C	1	(0 0	0	0	57.47%	C	0 1		1 0	0	0	57.45%
60 61 62	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0 0	0	0	-	C	0	(0 0	0	0	-	C	0 0		0 0	0	0	-
UNITED STATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 0	0	0	-	C	0	(0 0	0	0	-	C	0 0		0 0	0	0	-
66 67 68	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
70 71 72	Securitisation Other non-credit obligation assets IRB TOTAL		0	2	0 0	0	0	57.51%	0	1	0	0 0	0	0	57.47%	0) 1		1 0	0	0	57.45%
											Mora	ntoria - Adverse Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
73 74 75	Central banks Central governments Institutions																					
76 77 78	Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0 0	0	0	-	(0	(0 0	0	0	-	0	0		0 0	0	0	-
80 81 82 N.A.	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	-		0				0	-	0	0		0 0	0	0	
83 84 85	Retail - Other Retail - Of Which: SME																					
86 87 88	Retail - Other Retail - Of Which: non-SME Equity Securitisation																					
90	Other non-credit obligation assets IRB TOTAL		0	0	0 0	0	0	-	O	0	0	0	0	0	-	0	0		0 0	0	0	
					31/12/2021						Mora	ntoria - Adverse Sc 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 91 92	Central banks Central governments	exposure R, %)	томрозите		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	postire		- Inposure	exposure	Stage 2 exposure	exposure	exposure	postire	, posuic		exposure	Stage 2 exposure	Stage 3 exposure	exposure
93 94 95	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0 0	0	0	-	C	0	(0 0	0	0	-	0	0 0		0 0	0	0	
96 97 98	Corporates - Of Which: SME Retail Retail - Secured on real estate property		0	0	0 0	0	0	-	C	0	(0 0	0	0	-	C	0 0		0 0	0	0	-
99 100 101	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0	0	0 0	0	0	-	(0	(0 0	0	0	-	0	0 0		0 0	0	0	-
103 104 105	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity																					
106 107 108	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0 0	0	0	-	0	0	0	0	0	0	-	0	0		0 0	0	0	
				<u> </u>			<u>. </u>	_												-	<u> </u>	

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		80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
					31/12/2021						Morat	atoria - Adverse Sce 31/12/2022	nario						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments																					
	Institutions Corporates		0	0 0) -					0		0 -			0	0		0 0) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail - Secured on real estate property		0 '	0 0	0	(0 () -	0	0	0	0	0	0	<u></u>	0	()	0 (, 0	0	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0)		0 -					0		0 -			0	0) -
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL	<u> </u>	0	0 0			0 () -	-	, 0	, .) 0	0	0)-	C	,	5	0 () () 0) -
					31/12/2021						Morat	atoria - Adverse Sce 31/12/2022	nario						31/12/2023			
					Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Ratio -				Stock of	Stock of	Stock of	Coverage Rat
	(FUD (()	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	Stage 3	Stage 3 exposure
	Central banks				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
	Central governments Institutions																					
	Corporates Corporates - Of Which: Specialised Lending			0 0	0) 0	-	0	0	0	0	0	0)	-	0	0		0 0	0	0	-
	Corporates - Of Which: SME Retail		0	0 0	0	, ,	0 ()-	C	, 0	C	0	0	0)-	C	, (3	0 (<u> </u>) 0	, –
N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0 0	0	C) 0	-	0	0	0	0	0	0		0	C		0 0	0	0	-
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME Equity																					
	Securitisation Other non-credit obligation assets																					
	IRB TOTAL		<u>, , , , , , , , , , , , , , , , , , , </u>	<u> </u>			<u>, </u>	1-		<u> </u>		1 0			<u> -</u>			<u>'1</u>	<u>51</u>			1-
											Mora	ntoria - Adverse Sce	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3
	(mln EUR, %)					exposure		exposure						exposure	exposure					exposure	exposure	exposure
	Central banks Central governments																					
	Institutions Corporates Coverage of Which Coordinates	<u> </u>	0	0 0	0) (0 () -	С	, 0	C) 0	0	0)-	0	, (3	0 () () 0	_
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail Retail - Secured on real estate property			0 0	0		0	-	0	0	0	U	U	U	-	0	0	1	0 0	0	U	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	-	0	0 0	0) (0 () -	С	0	C) 0	0	0)-	0	, (3	0 ()) 0	_
	Retail - Qualifying Revolving Retail - Other Retail																					
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	Equity Securitisation Other non-credit obligation assets																					
	IRB TOTAL		0 (0 0	0		<u>)</u> <u>0</u>	<u>, - </u>	0	0	0	0	0	0	<u> </u>	0	C	<u>)</u>	0 0	<u>)</u> 0	<u>)</u> 0	-
											Mora	ntoria - Adverse Sce	enario									
					31/12/2021							31/12/2022							31/12/2023	_		
		Stage 1	Stage 2	Stage 3				Coverage Ratio - Stage 3	Stage 1	Stage 2 exposure	Stage 3			provisions roi	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for			Coverage Rat Stage 3
	(mln EUR, %)	exposure)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
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	Institutions Corporates		0	0 0	0) (0 () -	С	0	C) 0	0	0) -	C) (3	0 () () 0	, –
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
	Retail - Secured on real estate property		U (0 0	0	(J C	-	0	0	0	0	0	0	-	0	С	<u>J</u>	U C	0	0	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	J C	0 () -	(0	C) 0	0	0) -	C) (<u>J</u>	0 () () 0	, -
	Retail - Qualifying Revolving Retail - Other Retail																					
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	Equity Securitisation																					
	Other non-credit obligation assets IRB TOTAL		0	0 0	0	1	5 (<u>)</u> -	0	0	0	0	0	0	<u> </u>	0		5	0 (<u>, c</u>	0	-
											Move	ntoria - Adverse Sce	enario									
					31/12/2021						Moral	31/12/2022	ila 10						31/12/2023			
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks Central governments																					
	Institutions Corporates		0	0 0) 0)	0) -	() n) 0	0	٦) -	ſ		0	0) () –
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME													9								
	Retail - Secured on real estate property		0	0 0	0	() (<u> </u>	0	0	0	0	0	0) -	0	()	0 (C	0	-
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0 0			0) -	(0	ſ) -	ſ		0	0) -
	Retail - Qualifying Revolving Retail - Other Retail			U						U	0	0	0	J		0				0	O ₁	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																					
	Retail - Other Retail - Of Which: non-SME Equity																					
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	Securitisation Other non-credit obligation assets IRB TOTAL							-						0	-							_

AUTHORITY													021 EU		A.	IB Group plo	<u>C</u>													
	101	102	103	104	105		107	108	109	110	111	112	113		ublic guarantees -	· Adverse Scenario		118	119	120	121	122	123	124			127	128	129	130
	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of	31/12, Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of		12/2023 Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Row Num (mln EUR,	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central governments Institutions Corporates	1	17	7	9 3	3 2	0	C	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%
Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0	0	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -	2 11 10 70	0	0	0		0	0	0	0 0	0 -	
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME														-				-												
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	17 7	7	9 3	3 2	0	0	1	0	24.26%	15	6	7	2	5	2	0	1	1	24.63%	13	5	6	2	2	8	3	0 0	2	25.07%
					31/12/2	2021								Pu	Public guarantees -										31/	12/2023				
	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num 19 Central banks	exposure %)	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
Central governments Institutions Corporates	1	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		22 28%
Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Corporates - Of Which: SME	_	0	0	0 0		0			0	25130 70	0	0	0	0	0	0	0	0	0-	2211170	0	0	0		0		0	0 0		22.120 70
Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			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 Retail - Other Retail				0 0		U			0		U	0	0	O	O O	0	0	0	0 -		0	0	0		0			0 0		
Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME																														
Securitisation Other non-credit obligation assets IRB TOTAL	10	10 0	0	5 0	2	0	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%
														Pi	Public guarantees -	· Adverse Scenario	•													
		Stage 1		Stage 2	31/12/2	2021 Stage 3	Stock of	Stock of	Stock of	D		Stage 1		Stage 2	31/12		Stock of	Stock of	Stock of	D		Stage 1		Stage 2	31/	12/2023 Stage 3	Stock of	Stock of	Stock of	
Row Num (mln EUR,	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	or provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks Central governments	10)	amount		amount		amount						amount		amount		amount						amount		amount		amount				
Institutions Corporates Corporates - Of Which: Specialised Lending		0 (0	0 0	0	0	C	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -		0	0	0	(0	0	0	0 0	0 -	
Corporates - Of Which: SME Retail Retail - Secured on real estate property		0 (0	0 0	0	0	C	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -		0	0	0		0	0	0	0 0	0 -	
45 46 47 Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 (0	0 0	0	0	C	0 0	0 -	-	0	0	0	0	0	0	0	0	0 -		0	0	0	(0	0	0	0 0	0 -	
48 49 Retail - Other Retail Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
Equity																														
Securitisation Other non-credit obligation assets																														
Securitisation Securitisation		0 0	0	0 0	0	0	0	0 0	0	-	0	0	0	0	0	0	0	0	0 -		0	0	0		0	0	0	0 0	0 -	
Securitisation Other non-credit obligation assets		O C	0	0 0 Stage 2	31/12/2		0	0 0	0 -		0	O Stage 1	0		oublic guarantees -	/2022	0	0	0 -		0	Stage 1	0	Stage 2	31/	12/2023 Stage 3	0	0 0	0	
Securitisation Other non-credit obligation assets IRB TOTAL Row	Stage 1 exposure	Stage 1 exposure, of which quaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2 Stage 3 exposure	2021 Stage 3 exposure, of which quaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which		/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which quaranteed	31/ Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL Row Num (min EUR, 55 56 Central banks Central governments	exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of		Stage 2 exposure, of	31/12 Stage 3	/2022 Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure		Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	or provisions for		Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central banks Central governments Institutions Signature Signat	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12 Stage 3	/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12 Stage 3	/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Row Num (mln EUR, Securitisation Securitisation Other non-credit obligation assets IRB TOTAL IRB	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12 Stage 3	/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12 Stage 3	/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Row Num	exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed	31/12 Stage 3	/2022 Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure 0 0 0 0	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0 0 0 0 0	exposure, of which guaranteed		Stage 2 exposure, of which guaranteed amount 0 0	31/12 Stage 3	Stage 3 exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Stage 3	Stage 1 exposure 0 0 0	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure 0 0 0 0	or provisions for	provisions for	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL	exposure	exposure, of which guaranteed amount 0	Stage 2 exposure 0 0 0 0 0 0	exposure, of which guaranteed	Stage 3	Stage 3 exposure, of which guaranteed amount 0		_	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	exposure 0 0 0	exposure, of which guaranteed amount 0 0 0 0 Stage 1	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Possible 2	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 - Adverse Scenario	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 Stock of	provisions for	Stage 3	0	exposure, of which guaranteed amount 0 0 0 Stage 1	0 0 0	exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure 0 0 0 0 Stock of	or provisions for	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
Row Num (min EUR, 55	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed		_	provisions for Stage 3 exposure 0 - 0 - 0 -	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	exposure 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed		Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 -	Stage 3	Stage 1 exposure 0 0 0 0 Stage 1 exposure	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	O Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3	0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which	0 0 0	exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which	O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
Securitisation Other non-credit obligation assets	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	O Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3	0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed	O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
Row Num	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	O Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3	0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed	O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
Securitisation Other non-credit obligation assets	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	O Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3	0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed	O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
Securitication Other non-credit obligation assets	exposure %) Stage 1 exposure	exposure, of which guaranteed amount 0	Stage 2 exposure O Stage 2 exposure O O O O O O O O O O O O O	exposure, of which guaranteed amount 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	exposure 0 0 0 0	exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 Postage 2 exposure, of which guaranteed	Stage 3 exposure 0 0 0 0 0 0 0 0 0 1 0 0 0 0 1 0 0 0 1 0 0 1 0	Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure O O Stock of provisions for Stage 1	O Stock of provisions for Stage 2	provisions for Stage 3 exposure 0 - 0 - Stock of provisions for Stage 3	Stage 3 exposure Coverage Ratio - Stage 3	0	exposure, of which guaranteed amount 0 0 Stage 1 exposure, of which guaranteed	0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed	O Stock of provisions for Stage 1	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure 0 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	
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Row Num Signature Central banks Central governments Institutions Corporates Comparates of Neich Specialised Lending Carporates of Neich Solic Retail Control of Neich Solic Retail Secured on real estate property of Which: SME Retail Secured on real estate property Retail Secured on real estate property of Which: SME Retail SME	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 2 exposure O Stage 2 exposure O Stage 2 exposure O Stage 2 exposure	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount O O O Stage 2 exposure, of which guaranteed amount O O O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure 0 -	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount O O O Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure 0 0 0	Stock of provisions for Stage 2 exposure	Stage 3 exposure O - Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure	0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 Stage 1 O O O O O O O O O O O O O	0 0 0	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O O O O O O O O O O O O O O O O O O	
Securitisation Other non-credit obligation assets IRB TOTAL Row Num Central banks Central covernments Institutions Corporates Of Institutions Recall - Secured on real estate property Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Of Institutions Of Institutions Of Institutions Institutions Of Institutions	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 0 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount 0 0 Adverse Scenario /2022 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets 188 TOTAL Row Num Sis Sis Central banks Central governments Institutions Corporates Corporat	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Securitisation Other non-credit obligation assets IRB TOTAL Rev Num Central banks Central panks Compare of Which Specialised Lending Copporties of Which Specialised	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Securities and Securi	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Security	Stage 1 exposure %) Stage 1 exposure	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	exposure 0 0 0 0 Stage 2	exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 2021 Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O O O O Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Coverage Ratio - Stage 3 exposure	Stage 1 exposure O Stage 1 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount O O O O O O O O O O O O O	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount O Stage 2 exposure, of which guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure O Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O - O - O - O - O - O - O - O	Stage 3 exposure Coverage Ratio - Stage 3 exposure Coverage Ratio -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount O Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed guaranteed amount	Stage 3 exposure 31/ Stage 3 exposure 0 0 0 31/	Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount 0 0 0 12/2023 Stage 3 exposure, of which guaranteed amount	O Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure O O Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure

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

															AIB Group												
			101	102	103	104	105 106	107	108 10	9	110 111	112	113		115 116 guarantees - Adverse Scen	117	118	119 120	121	122	123	124	125	126	127	128 129	130
							31/12/2021								31/12/2022								31/12	/2023			
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stoc	ons for Cover	erage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	f Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	exposure, of pro	Stock of property of the prope	Stock of Stock of ovisions for provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage exposure expo	e 3	Stage 3 exposure exposure	which guaranteed amount	exposure	Windich	xposure which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	or Coverage Ratio - Stage 3 exposure
109 110		Central banks Central governments		amount		amount	amount					amount		amount	amount					amount		amount		amount			
111 112		Institutions 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	0 -
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																									
115 116		Retail Retail - Secured on real estate 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 -
117 118	N.A.	Retail - Secured on real estate property - Of Which: SME 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 -
119 120		Retail - Qualifying Revolving Retail - Other Retail																									
121 122		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																									
123 124		Securitisation																									
125 126		Other non-credit obligation assets 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 -
														Public	guarantees - Adverse Scen	nario											
							31/12/2021								31/12/2022								31/12	/2023			
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stoc provisions for provision	ons for Cover	erage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of pro	Stock of property of the prope	Stock of Stock of ovisions for provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	which guaranteed	exposure	which guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage exposure expo	e 5	Stage 3 exposure exposure	which guaranteed amount	exposure		xposure which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	which guaranteed	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure
127 128		Central banks Central governments		amount		amount	ZIIIOONE					ZINOUIT		ZIIIOUIIL	2111051112					amodin		amount		Zillodiic			
129 130		Institutions 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	0 -
131 132		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																									
133 134		Retail Retail - Secured on real estate 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 -
135 136	N.A.	Retail - Secured on real estate property - Of Which: SME 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	0 -
137		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
140		Retail - Other Retail - Of Which: non-SME Fauity																									
142 143		Securitisation 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 -
														Public	guarantees - Adverse Scen	nario											
							31/12/2021								31/12/2022								31/12				
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	Stock of provisions for	Stock of Stoc provisions for provisions	ons for Cover	erage Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure, of	f Stock of provisions for	Stock of provisions for	Stock of provisions for	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of pro	Stock of property of the prope	Stock of Stock of ovisions for provisions for	Coverage Ratio -
Row Num		(mln EUR, %	exposure	guaranteed amount	exposure	wnicn guaranteed amount	exposure which guaranteed	Stage 1 exposure	Stage 2 Stage exposure expo	sure ex	Stage 3 exposure exposure	which guaranteed amount	exposure	Winkell	xposure which guaranteed	exposure	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure
145 146		Central banks Central governments		amount		anount	Zinodit					amount		amount	ZIIIOUIIL					amount		amount		aniount			
147 148		Institutions 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	0 -
149 150		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																									
151 152		Retail Retail - Secured on real estate 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 -
153 154	N.A.	Retail - Secured on real estate property - Of Which: SME 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	0 -
155 156		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
158		Retail - Other Retail - Of Which: non-SME Fauity																									
160 161		Securitisation 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 -
														Public	guarantees - Adverse Scen	nario											
				Stage 1		Stage 2	31/12/2021 Stage 3					Stage 1		Stage 2	31/12/2022 Stage 3					Stage 1		Stage 2	31/12	/2023 Stage 3			
			Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock provisions for provisions	ons for Cover	erage Ratio - Stage 1 Stage 3	exposure, of which	Stage 2	exposure, of	Stage 3 exposure, of	provisions for	Stock of provisions for	Stock of provisions for Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 5	exposure, of pro	ovisions for pro	Stock of Stock of provisions for Stock 2	or Coverage Ratio - Stage 3 exposure
Num		(mln EUR, %	exposure b)	guaranteed amount	exposure	guaranteed amount	guaranteed amount	Stage 1 exposure	Stage 2 Stage exposure expo	e J	xposure exposure	guaranteed amount	exposure	guaranteed amount	xposure guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed e	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure
163 164		Central banks Central governments Institutions																									
166 167		Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 (0 0	0 -	0	0	0 0	0	0	0	0	0	0 -
168 169		Corporates - Of Which: SME Retail		0 0	n	n	0	0 0	0	0 -	n	0	0	0	0	0 () 0	0 -	n		0 0) 0	0	0	0	0	0 -
170 171	N.A.	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																									
172 173	N.A.	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0	0	0 0	0	0 -	0	0	0	0	0	0 (0	0 -	0	0	0 0	0	0	0	0	0	0 -
174 175		Retail - Other Retail Retail - Other Retail - Of Which: SME																									
176 177		Retail - Other Retail - Of Which: non-SME Equity																									
178 179		Securitisation Other non-credit obligation assets			0	0						0		0	0				0							0	0
180		IRB TOTAL		<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u>0 </u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>	<u></u>	<u> </u>		<u>, </u>	<u> </u>		, <u> </u>	<u> </u>	,, 0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	0 -
														Public	guarantees - Adverse Scen	nario											
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stoc	kof		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Carron Baria		Stage 1		Stage 2	31/12	Stage 2	Stock of	Stock of Stock of	
				otage 1		exposure, of	Stage 3 exposure, of	provisions for	provisions for provisions Stage 2 Stage	ons for Si	Stage 3 Stage 1	exposure, of which	Stage 2 exposure	WIIICII	Stage 3 exposure, of which	provisions for	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of pro	ovisions for pro	ovisions for provisions for	or Coverage Ratio - Stage 3 exposure
Row			Stage 1 exposure	exposure, of which	Stage 2 exposure	which	exposure Which	Stage 1		QY	xposure	guaranteed		guaranteed	guaranteed	oypocuro		exposure				The second secon	CAPOSUIC		Stage 1	Stage 2 Stage 3	2200
Row Num		(mln EUR, %	exposure	exposure, of	Stage 2 exposure	which guaranteed amount	Which	exposure	exposure expo	sure	Aposule .	amount		amount	amount	exposure	exposure	exposure exposure		guaranteed amount		guaranteed amount	СХРОЗИТС	guarantood	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure
Row Num 181 182 183		Central banks Central governments	exposure	exposure, of which guaranteed	Stage 2 exposure	guaranteed	exposure guaranteed		exposure expo	sure				_	amount	exposure	exposure	exposure					Схрозите		Stage 1 exposure	Stage 2 Stage 3 exposure	exposure
Row Num 181 182 183 184 185		Central banks	exposure	exposure, of which guaranteed	Stage 2 exposure 0	guaranteed	exposure guaranteed		exposure expo	sure 0 -	0		0	_	amount 0	0 (exposure 0 0	0 -	0		0 0		0		Stage 1 exposure 0	Stage 2 Stage 3 exposure 0	exposure 0 -
Row Num 181 182 183 184 185 186 187		Central banks Central governments Institutions Corporates	exposure	exposure, of which guaranteed	Stage 2 exposure 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 -	0		0	_	amount 0	0 (exposure 0 0	0 - 0 -	0		0 0 0 0		0		Stage 1 exposure 0	Stage 2 stage 3 exposure 0 0	0 - 0 -
Row Num 181 182 183 184 185 186 187 188 189	N. A	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending	exposure	exposure, of which guaranteed	Stage 2 exposure 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 -	0		0	_	amount 0 0	0 (exposure 0 0 0	0 - 0 -	0		0 0		0		Stage 1 exposure 0 0	Stage 2 exposure exposure 0 0	0 - 0 -
Row Num 181 182 183 184 185 186 187 188 189 190 191	N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 -	0		0	_	amount 0 0 0	0 (0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 -	0		0 0		0		Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0	0 - 0 - 0 -
Row Num 181 182 183 184 185 186 187 188 189 190 191 192 193	N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 - 0 -	0		0	_	amount 0 0 0 0	0 (0 (0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 -	0		0 0		0 0 0		Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0 0	0 - 0 - 0 -
Row Num 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195	N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 -	0		0	_	amount 0 0 0	0 (0 0 (0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 -	0		0 0		0 0 0		Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0	0 - 0 - 0 -
Row Num 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197	N.A.	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed	Stage 2 exposure 0 0 0	guaranteed	exposure guaranteed		exposure expo	0 - 0 -			0	_	amount 0 0 0	0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 -	0		0 0 0		0 0		Stage 1 exposure 0 0 0	Stage 2 exposure 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

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		1	2 3	4	5	6 7 Moratoria - Actual	8	9	10	11 12	13	14 15	16	17	Public guarante	es - Actual	20	21 22	23 24
Row Num		Exposure values R	isk exposure Stag amounts expos		of Stage 2	Stage 2 exposure, of Stage which expired expos	Stage 3 e 3 exposure, of ure which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		exposure Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12/20 Stage 2 exposure, of which		exposure, of prov	Stock of Stock of provisions fo Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
1 2 3 4 5 6	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		amounts expos	moratoria		moratoria expos	moratoria	exposure	exposure	exposure exposure		lounts exposure	guaranteed amount	exposure	guaranteed amount	exposure g	guaranteed examount	Stage 1 Stage 2 exposure	exposure exposur
AIB Group plc AIB Group plc	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	1,305 624 2,013	1,166	718 409 1,324	717 471 397 165 1,320 479	468 160 478	115 11 50 4 209 19	5 10 8 14 3 9	32	25 21.89% 24 49.17% 47 22.64%	218 208 167 5 0	45 43 4 3 0 0	171 13 161 12 161 15 4 0	4 40 6 40 6 6 6 0 1 0 0 0	31 31 5 0 0	0 0 0 0 0 0	5 5 0 0 0 0	0 0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 -
21	Standardised Total	4,925	3,748	2,704	2,686 1,489	1,477 Moratoria - Actual	732 71	39	132	118 16.11%	405	53	348 30	51	Public guarante		5	0	0 0-
Row Num	(mln EUR, %) Central banks	Exposure values	isk exposure Stag amounts expos		of Stage 2 red exposure	Stage 2 exposure, of Stage which expired exposure moratoria	Stage 3 e 3 exposure, of ure which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		exposure Stage 1 nounts exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12/20 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	which	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
23 24 25 26 27 28	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	70	62	25	24 26	25			2	20 220/		22	61		1	0			
30 31 32 33 34 35	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	1,757	368 966	391	378 160 1,147 451	155	156 14	7 14 1 8	27	24 48.88% 35 22.32%	64 19 4 0	22 3 2 0 0	61 4 18 1 3 0	1 3 3 1 0 1 0 0	1 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 -
36 37 38 39 40 41	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																		
42	Standardised Total	2,988	2,010	1,616	1,600 968	956 Moratoria - Actual	404 38	7 27	87	70 17.31%	86	27	82 5	5 4	1 Public guarante	0 es - Actual	0	0	0 0 -
Row Num	(mln EUR, %)	Exposure values R	isk exposure Stag amounts expos	Stage 1 e 1 exposure, sure which expire moratoria	of Stage 2 red exposure	Stage 2 exposure, of which expired moratoria	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Exposure values Risk	exposure Stage 1 nounts exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12/20 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	which	Stock of Stock of provisions fo Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
43 44 45 46 47 48 49	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																		
50 51 52 53 54 55 56	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	24	1,087	18	18 5 173 28	5 28	109 10 1 54 5	9 9 1	0	23 21.41% 1 60.16% 13 23.58%	146 136 147 1 0	23 21 1 1 0 0	105 8 95 7 142 14 1 0 0	7 36 9 36 1 5 0 0 0 0	29 29 4 0 0	0 0 0 0 0	5 5 0 0 0	0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 -
57 58 59 60 61 62	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1 755	1 496	1.080	1 078 505	505	170 16	9 12	44	39 22 95%	311	26	260 24	1 45	37	0	5	0	0 0-
		1,735		Stage 1		Moratoria - Actual 31/12/2020 Stage 2	Stage 3	Stock of	Stock of	Stock of Coverage Ratio -			Stage 1 exposure, of		Public guarante 31/12/20 Stage 2 exposure, of	020	Stage 3	Stock of Stock of	Stock of Coverage Ra
Num 64 65	(mln EUR, %) Central banks Central governments	Exposure values	isk exposure Stag amounts expos	e 1 exposure, sure which expir moratoria	of Stage 2 red exposure ia	exposure, of Stage which expired exposure moratoria	e 3 exposure, of ure which expired moratoria	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure		exposure Stage 1 nounts exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	g	wnich guaranteed	visions for provisions fo Stage 1 Stage 2 xposure exposure	r provisions for Stage 3 exposure exposur
66 67 68 69 70	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																		
71 72 73 74 75 UNITED STATES	Corporates of which: SME Retail of which: SME 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 0 0 0 0 0 0	0 0 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 77 78 79 80 81	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0 0	0	0	0 0	0	0 -	0	0	0	0	0	0	0	0	0 0 -
82 83 84	Securitisation Other exposures Standardised Total	0	0	0	0 0	0 Moratoria - Actual	0	0 0	0	0 -	0	0	0	0 0	0 Public guarante	0 es - Actual	0	0	0 0-
Row Num		Exposure values	isk exposure Stag amounts expos		of Stage 2 red exposure	Stage 2 exposure, of Stage which expired expos		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Exposure values Risk an	exposure Stage 1 nounts exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12/20 Stage 2 exposure, of which guaranteed	020	prov	Stock of Stock of provisions for Stage 1 Stage 2 exposure	Stock of provisions for Stage 3 exposure
85 86 87 88 89	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations			moratoria	la en	moratoria	moratoria	exposure	exposure	exposure			amount		amount		amount	xposure exposure	exposure
91 92 93 94 95 96	Institutions Corporates of which: SME Retail of which: SME 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 0 0 0 0 0 0 0	0 0 0 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 98 99 100 101 102 103	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0 0	0	0	0	0	0 -	0	0	0	0	0	0	0	0	0 0 -
104 105	Other exposures 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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		1	2	3	4	5	6	7 a - Actual	8	9	10	11	12		13	14	15	
					Stage 1			2/2020	Stage 3	Stock of	Stock of	Stock of	Comment					
Row Num	Coolin EUD	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Expo	sure values	Risk exposure amounts	Stage 1 exposure	ex gu
106 107	Central banks Central governments	70)			moratoria		moratoria		moratoria	exposure	exposure	exposure						
108 109	Regional governments or local authorities Public sector entities																	
110 111 112	Multilateral Development Banks International Organisations Institutions																	
113 114	Corporates of which: SME		0		0 0		0 0		0	0 (0 (0 -		0	0		0
115 116 117 N.A.	Retail of which: SME Secured by mortgages on immovable property		0		0		0		U	U (U (v -		0	0 0		0 0
118 119	of which: non-SME Items associated with particularly high risk		0		0 0		0 0		0	0 0		0 (0 -		0	0		0
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
123 124	Equity Securitisation																	
126	Other exposures Standardised Total		0		0 0		0 0		0	0 0		0	0 -		0	0		0
								a - Actual 2/2020										
Row			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -			Risk exposure	Stage 1	ex
Num	(mln EUR,	Exposure values %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Expo	sure values	amounts	exposure	gu
127 128	Central banks Central governments Posional governments or local authorities																	
130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks																	
132 133	International Organisations Institutions				0 0		0 0		0				0		0	0		
135 136	Corporates of which: SME Retail		0 0		0 0		0 0		0	0 (0 (0 -		0	0		0 0
137 138	of which: SME Secured by mortgages on immovable property of which: pop SME				0 0		0 0		0			0	0		0	0		0
140 141	of which: non-SME Items associated with particularly high risk Covered bonds		0		U		0						<u> </u>		U	U		
142 143	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
145 146	Equity Securitisation Other exposures																	
147	Standardised Total	(0		0 0		0 0		0	0 0		0	0 -		0	0		0
								a - Actual 2/2020										
Row		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Expo	sure values	Risk exposure	Stage 1	ex
148	Central banks (mln EUR,		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	Ехро		amounts	exposure	gu
149 150	Central governments Regional governments or local authorities																	
151 152	Public sector entities Multilateral Development Banks International Organisations																	
153 154 155	Institutions Corporates		0		0 0		0 0		0	0 (0 (0 -		0	0		0
156 157	of which: SME Retail of which: SME	(0 0)	0 0		0 0		0	0 0)	0 (0 -		0	0		0
158 159 160	Secured by mortgages on immovable property of which: non-SME	(0		0 0		0 0		0	0 (0 (0 -		0	0		0 0
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																	
164 165	Collective investments undertakings (CIU) Equity																	
166 167 168	Securitisation Other exposures				0 ^		0		0	0		0	0 -					0
100	Standardised Total		0 ار	1	<u>υ</u> υ		Moratori	a - Actual	ν Ι	~I (1	~I	YI		0	U		<u>~</u>
					Clarent		31/12	2/2020	St.	Charles	Charles	Start Start						
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3	Expo	sure values	Risk exposure amounts	Stage 1 exposure	
169	Central banks (mln EUR,	%)			moratoria		moratoria	,	moratoria	exposure	exposure	exposure	exposure					gu
170 171 172	Central governments Regional governments or local authorities Public sector entities																	
173 174	Multilateral Development Banks International Organisations																	
175 176 177	Institutions Corporates of which: SME		0		0 0		0 0		0	0 (0 (0 -		0	0		0
177 178 179 N.A.	Retail of which: SME		0		0 0		0 0		0	0 0		0 (0 -		0	0		0 0
180 181 182	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0		0 0		0 0		0	0 (0 (0 -		0	0		0
183 184	Covered bonds Claims on institutions and corporates with a ST credit assessment																	
185 186 187	Collective investments undertakings (CIU) Equity Securitisation																	
188 189	Other exposures Standardised Total		0		0 0		0 0		0	0 0		0 (0 -		0	0		0
								a - Actual							-1			
					Stage 1		31/12 Stage 2	2/2020	Stage 3	Stock of	Stock of	Stock of	C					
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired	Stage 2 exposure	exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Expo	sure values	Risk exposure amounts	Stage 1 exposure	ex
190 191	Central banks Central governments	/0)			moratoria		moratoria		moratoria	exposure	exposure	exposure						
192 193	Regional governments or local authorities Public sector entities																	
194 195 196	Multilateral Development Banks International Organisations Institutions																	
197 198	Corporates of which: SME	(0		0 0		0 0		0	0 (0 (0 -		0	0		0
199 200 201 N.A.	Retail of which: SME Secured by mortgages on immovable property		0 ر		0		0		U	uj (U (υ - -		0	0 0		0 0
202 203	of which: non-SME Items associated with particularly high risk		0		0 0		0 0		0	0 0		0 (0 -		0	0		0
204 205 206	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
207 208	Equity Securitisation																	
210	Other exposures Standardised Total	(0		0 0		0 0		0	0 0		0 (0 -		0	0		0
								a - Actual 2/2020										
Row			Risk experime	Stage 1	Stage 1	Stage 3	Stage 2		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -			Risk exposure	Stage 1	ex
Num	(mln EUR,	Exposure values %)	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Ехро	sure values	Risk exposure amounts	Stage 1 exposure	gu
211 212	Central banks Central governments																	
213 214 215	Regional governments or local authorities Public sector entities Multilateral Development Banks																	
216 217	International Organisations Institutions								0									
218 219 220	Corporates of which: SME Retail		0 ()	0 0		0 0		0	0 0		0	0 -		0	0		0 0
221 222 N.A.	of which: SME Secured by mortgages on immovable property		U		U		0								0	0		0 0
223 224 225	of which: non-SME Items associated with particularly high risk Covered bonds		0		0 0		0 0		0	0 0		0 0	0 -		0	0		0
226 227	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																	
228 229	Equity Securitisation																	
230	Other exposures Standardised Total	(0		0 0		0 0		0	0 0		0	0 -		0	0		0

	14	15	16	17	18 Public guara	19 ntees - Actual	20	21	22	23	24
	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	2/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
Exposure values	amounts	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
0 0	0 0	0 0	0	0 0 0	0	0	0	· · ·	0)	0 - 0 - 0 -
0	0	0 0	0	0 0	0	0	0	0 0	0)	0 - 0 - 0 -
0	0	0	0	0		ntees - Actual	0	0	0		0 -
			Stage 1 exposure, of			/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
exposure values	Risk exposure amounts	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposur
0	0	0	0	0 0	0	0	0	0 0	0		0 -
0 0	0	0	0	0	0	0	0	0 0	0)	0 - 0 - 0 -
0	0	0	0	0			0	0	0		0 -
			Stage 1			ntees - Actual 2/2020	Stage 3				
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
			amount		amount		amount	exposure	exposure	exposure	
0	0	0	0	0		0		0			0 -
0	0	0	0 0	0	0		0	0 0	0		0 - 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 guarar						
Exposure values					31/12	tees - Actual //2020					
	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which		Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3
	Risk exposure amounts		exposure, of		31/12 Stage 2 exposure, of	2/2020 Stage 3	exposure, of	provisions for	provisions for	provisions for	Stage 3
	Risk exposure amounts		exposure, of which guaranteed		31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
0	Risk exposure amounts	exposure	exposure, of which guaranteed amount	exposure 0	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposul
0 0 0 0	Risk exposure amounts 0 0 0 0 0	exposure	exposure, of which guaranteed amount	0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0	provisions for Stage 1 exposure 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposur
0 0 0 0	Risk exposure amounts 0 0 0 0 0 0	0 0 0	exposure, of which guaranteed amount 0 0 0	exposure 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0	provisions for Stage 1 exposure 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure
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0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0	0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 -
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0	0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 Public guaran	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure 0 0 0 0 0	provisions for Stage 3 exposure	Stage 3
U)	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of which	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for	Stage 3
oj.	0 0 0 0 0 0	0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
U)	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
U)	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 Public guaran 31/12 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount 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	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
oj.	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	stage 3 exposure, of which guaranteed amount 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	Stage 3 exposure O - O - O - O - O - O - O - Coverage R Stage 3 exposure
oj.	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount O O O O O O O O O O O O O	Stage 3	stage 3 exposure, of which guaranteed amount 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	O - O - O - O - O - O - O - O - O - O -
U)	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount O O O O O O O O O O O O O	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O	Stage 3	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 3
U)	amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O	Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount 31/12 Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0
Exposure values 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount	Stage 3	stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposul O - O - O - O - O - O - O - O - O - O
oj.	amounts O O O O O O O O O O O O O O O O O O	O	Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O Public guaranteed amount O Public guaranteed amount Stage 2 exposure, of which guaranteed amount O Stage 2 exposure of which guaranteed amount O Stage 2 exposure of which guaranteed amount O Stage 2 exposure of which guaranteed amount O O O Public guaranteed amount	Stage 3 exposure O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O
exposure values 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	O	stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposul O - O - O - O - O - O - O - O - O - O
exposure values 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	O	stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed guaranteed amount O O O O O O O O O O O O	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure	Stage 3 exposul O - O - O - O - O - O - O - O - O - O
xposure values 0 0 0 0 0 0 0 0 0 0	amounts O O O O O O O O O O O O O O O O O O	O	stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount	O	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 1 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 3 exposure O - O - O - O - O - O - O - O - O - O

EUROPEAN BANKING AUTHORITY		25	26	27	28	20					AIB Group բ	olc	sk COV			30	40	41	42	43	44	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of		Coverage Ratio - Stage 3		Stage 2 exposure		31/12/2022 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for	Coverag Sta
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		77 373	exposure 3 155	Stage 1 exposure	exposure	Stage 3 exposure 0 34	exposure 22.11%	exposure 712	exposure	exposure 5 20	exposure 6	Stage 2 exposure	exposure 9 45	exposure 21.97%	exposure 711	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	expo
AIB Group plc	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	1,39	96 325	3 9! 5 292	2 4	4 1	9 64	43.77%	1,358	3 274	13	1	3 1 4 1	7 78	20.44%	1,319	9 9!) 40	54	3 9 4 15	92	
	Other exposures Standardised Total	2,89	95 1,073	3 958	31/12/2021	5 4	9 211	21.98%	2,774	960	,	1 1 atoria - Baseline S 31/12/2022		2 257	21.53%	2,714	4 82!	5 1,38	31/12/2023	3 35	296	
	(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	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	Covera St ex
	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
IRELAND	Institutions Corporates of which: SME Retail of which: SME	31	37 19 87 121	9 14	2 2	1 1	2 4	29.25% 43.69%	39	104	1 12	9	3 1	1 54	27.84% 42.02%	356	9 8	3 1!	33	0 1	65	
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	1,2	24 301	1 232	2 4	4 1	8 47	20.42%	1,196	248	31	3	4 1	7 61	19.54%	1,162	2 200	5 38	39	4 14	75	
	Standardised Total	1,78	624	575	31/12/2021	3	8 134	23.34%	1,755	493	75	9 1 atoria - Baseline S 31/12/2022		2 167	22.65%	1,701	1 403	88	31/12/2023	0 26	198	
	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	Cover
INITED KINGDOM	International Organisations Institutions Corporates of which: SME Retail of which: SME	72	21 349	3 3	1 5	5	8 30	21.42%	655	370	7	7	0 0	0 2	21.39%	654	4 33	7 23	5	3 6	47	
NITED KINGDON	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1.00	73 24	4 60	0 (5 1	1 16	27.04%		26	5 6	8	4 1	1 17	24.57%	157	7 24	7 30	75	0 0	73	
	(min EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Mora Stage 3 exposure	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	, 70)			exposure	exposure	exposure					exposure	Exposure	exposure					Exposure	exposure	exposure	
UNITED STATES	Institutions Corporates of which: SME Retail		0 0		0 (0 () -	0			0	0 0	0 0	-	(0 (0	0 0	0	-
	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 (0 (0 0	9.04%	0			0	0	0 0	8.94%		0 (0	0 0	0	
	Standardised Total				31/12/2021	Stock of	Stock of	9.04%	0		Mor	atoria - Baseline S 31/12/2022 Stock of		Shock of	8.94%				31/12/2023	Stock of	Shock of	
	Central banks Central governments	Stage 1 exposure , %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 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	provisions for Stage 1 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	Cover
	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 0		0		0 0) -	n			0	0	0 0	-		0		0	0 0	0	-
N.A.	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0		0 (0 0) -	0			0	0	0 0	-		0 (0	0 0	0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
	Securitisation Other exposures Standardised Total		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 Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) Central banks
Central governments
Regional governments or local authorities Multilateral Development Banks
International Organisations Institutions
Corporates
of which: SME
Retail
of which: SME Claims on institutions and corporates with a ST credit assessment
Collective investments undertakings (CIU)
Equity
Securitisation Other exposures
Standardised Total Moratoria - Baseline Scenario 31/12/2021 31/12/2022 Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure (mln EUR, %) Public sector entities Institutions
Corporates
of which: SME
Retail
of which: SME **Secured by mortgages on immovable property** of which: non-SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Equity Securitisation 31/12/2022 31/12/2021 31/12/2023 **Multilateral Development Banks** International Organisations
Institutions
Corporates
of which: SME **Retail** of which: SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure Stock of provisions for Stage 3 exposure **Multilateral Development Banks** International Organisations
Institutions
Corporates
of which: SME
Retail
of which: SME
Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Moratoria - Baseline Scenario 31/12/2021 31/12/2022 31/12/2023 Stage 1 Stage 2 Stage 3 Exposure Stage 1 Exposure Stage 1 Exposure Stage 1 Exposure Stage 1 Exposure Stage 2 Exposure Stage 1 Exposure Stage 2 Exposure Stage 2 Exposure Stage 3 Exposure Exposure Stage 3 Exposure Exposure Stage 3 Exposure Stage Central banks
Central governments

	Regional governments or local authorities																				
	Public sector entities																				
	Multilateral Development Banks																				
	International Organisations																				
	Institutions																				
	Corporates	0	0		0	0	0	-	0 0		0 (0) -	0) 0		0	0	0	0 -
	of which: SME	,				-	·														
	Retail	0	0	1	0		Λ	_	0		0	0		1 -	0	0		0	0	0	0 -
NI A	of which: SME	U	0		U	0	Ŭ		0		0	0		/ - 	0	, 0		<u> </u>	0	0	- U -
N.A.																					
	Secured by mortgages on immovable property	0	0	1	0		0								0			0	0	0	0
	of which: non-SME	U	0	1	U	0	U	-	0		0	0	() -	U) 0		U	U	U	0 -
	Items associated with particularly high risk																				
	Covered bonds																				
	Claims on institutions and corporates with a ST credit assessment																				
	Collective investments undertakings (CIU)																				
	Equity																				
	Equity Securitisation																				
	Other exposures																				
	Standardised Total	0	0		0	0	0	-	0		0 (0) -	0) 0		0	0	0	0 -
	Standardised Fotal	•		'	<u> </u>	<u> </u>	<u>~</u>		<u> </u>		<u> </u>	0		<u>′1</u>		,		<u> </u>	<u> </u>	<u> </u>	
										Mora	ratoria - Baseline Sc										
			ı		31/12/2021				<u> </u>	l	31/12/2022	1		1		1	1	31/12/2023			
												Stock of	Stock of						Charle of	Stock of	
					Stock of	Stock of	Stock of	Coverage Batio			Stock of	SLUCK UI	SLUCK UI	Coverage Datie				Stock of	Stock of	SLUCK UI	COVORD
		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	provisions for	provisions for	or Coverage
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Sta
	(mln EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	provisions for	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	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage State
	(min EUR, %)	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	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	provisions for Stage 1 exposure	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	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	Covera St ex
	Central banks	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	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	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	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	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments Regional governments or local authorities	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	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	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments Regional governments or local authorities Public sector entities	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Cover
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure - Stage 1 exposure	Stage 2 exposure 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	e Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Cove
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	exposure	Stage 2 exposure 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Covel e
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	exposure	Stage 2 exposure 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	O -
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	exposure	Stage 2 exposure 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O -
N.A.	Central governments Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O -
N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure 0 0	0 - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - O -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - O -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - O -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure Stage 3 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - 0 - 0 -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	exposure	Stage 2 exposure 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - O -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure 0 0 0	O -
N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	exposure	Stage 2 exposure 0 0 0	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0	Coverage Ratio - Stage 1 exposure	Stage 2 exposure 0 0 0 0 0 0 0	Stage 3 exposure	Stage 1	Stage 2	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1	o	provisions for Stage 3 exposure	O - O -

ACTHORITY								AIB Group plc								
	46 47 48	49 50	51 52	53 54	55	56 57		60 61 Public guarantees - Baseline Scenari		64	65 66	67 68	69	70 71	72 73	74 75
	Stage 1	Stage 2	12/2021 Stage 3 Stock of	Stock of Stock of		Stage 1	Stage 2	31/12/2022 Stage 3	Stock of Stock of	Stock of		Stage 1	Stage 2	31/12/2023 Stage 3	Stock of Stock of	Stock of Coverage Ratio
Row Num	Stage 1 exposure, of which exposure guaranteed	2 exposure, of Stage 3 which	exposure, of provisions fo	or provisions for provisions f	or Coverage Ratio -	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure, of which	provisions for provisions for	r provisions for	erage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of which guaranteed Stage expos	e 2 exposure, of which	Stage 3 exposure, of which	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3
(min EUR, %	guaranteed amount	guaranteed exposure amount	guaranteed exposure	Stage 2 Stage 3 exposure exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	exposure exposure	exposure exposure
2 Central governments 3 Regional governments or local authorities																
4 Public sector entities 5 Multilateral Development Banks																
International Organisations Institutions						440					- 110		40			
Corporates of which: SME	162 126	45 35	5 9	0 0	0 5.47%	148 115	51 4:	12 14	0	0 1	5.44% 147	114	48 38	17 1	0	0 1 5.51%
10 11 AIB Group plc Retail of which: SME	127 121	35 34	5 5	0 0	0 0.73%	120 115	36 3!	11 10	0	0 0	0.83% 118	113	34 33	15 1	0	0 0 0.87%
12 Secured by mortgages on immovable property 13 of which: non-SME 14 Items associated with particularly high risk		0 0	0 0	0 0	0 -	0 0	0		0	0 0-	0	0	0 0	0		0 -
15 Covered bonds 16 Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU) Equity																
19 Securitisation 20 Other exposures 21 Standardised Total																
21 Standardised Total	298 256	88 77	13 16	0 0	0 3.15%	277 237	95 84	27] 28	8 0	0 1	3.36% 273	233	88 78	38 3	8 0	0 1 3.39%
		31/	/12/2021					Public guarantees - Baseline Scenari 31/12/2022	io					31/12/2023		
Row	Stage 1 exposure, of Stage 1 which Stage 2	Stage 2 exposure, of	Stage 3 Exposure, of Stock of provisions for	Stock of Stock of provisions for		Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of provisions for	r provisions for	erage Ratio - Stage 1	Stage 1 exposure, of Stage	Stage 2 exposure, of	Stage 3 exposure, of	Stock of Stock of provisions for	Stock of Coverage Ratio -
Num (mln EUR, %	exposure which exposure	which stage 3 guaranteed exposure	which Stage 1 exposure	or provisions for provisions f Stage 2 Stage 3 exposure exposure	Stage 3 exposure	stage 1 which guaranteed amount	Stage 2 exposure, or which guaranteed amount	Stage 3 which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure	Stage 3 exposure Stage 1 exposure	which stage expose expose expose	ure which guaranteed amount	exposure which guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure 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 !	3 2	2 0	0 0	9.58% 52	34	7 5	5	0	0 0 9.53%
of which: SME Retail	16 12	2 1	0 0	0 0	0 7.70%	16 11	2	1 1	1 0	0 0	7.94% 15	11	2 2	1	0	0 0 7.95%
32 IRELAND of which: SME Secured by mortgages on immovable property of which: SME	0 0	0 0	0 0	0 0	0 -	0 0	0	0 0	0 0	0 0-	0	0	0 0	0	0	0 0-
34 of which: non-SME 35 Items associated with particularly high risk 36 Covered bonds																
Covered boilds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																
Equity Securitisation																
Other exposures Standardised Total	75 51	9 5	2 1	0 0	0 9.22%	71 48	10	4 3	3 0	0 0	9,27% 69	46	10 7	7	1 0	0 1 9.23%
		· ·	· ·					Public guarantees - Baseline Scenari	io							
	Stage 1	31/ Stage 2	12/2021 Stage 3			Stage 1		31/12/2022				Stage 1	Stage 2	31/12/2023 Stage 3		
Row Num	OVECUES OVECUES	OV POCILIE	which Stage 1	Stock of Stock of provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 Stage 3 exposure, of which	provisions for provisions for	Stock of Cover	erage Ratio - Stage 3 exposure Stage 1	exposure, of Stage exposure exposure.	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2	Stage 3
(min EUR, %	guaranteed exposure amount	guaranteed exposure amount	guaranteed exposure	Stage 2 Stage 3 exposure exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	exposure exposure	exposure exposure
Central banks Central banks Central governments Regional governments or local authorities																
46 Public sector entities 47 Multilateral Development Banks																
48 International Organisations 49 Institutions																
50 Corporates 51 of which: SME 52 Retail	110 83	37 30	4 8	0 0	0 3.69%	89 /4	42 3!	9 12	2 0	0 0	3.76% 89	101	39 32	12 1	0	0 0 3.79%
52 53 UNITED KINGDOM of which: SME Secured by mortgages on immovable property	0 0	0 0	0 0	0 0	0 0.17%	0 0	0 0	0 0		0 0-	0.17% 102	0	0 0	0	0	0 0 -
of which: non-SME Items associated with particularly high risk																
Covered bonds Claims on institutions and corporates with a ST credit assessment																
Collective investments undertakings (CIU) 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	5 0	0 0	2.25% 199	182	75 68	31 3	3 0	0 1 2.22%
Ocaniaan and Carl				-1				Public guarantees - Baseline Scenari	io	-1					-1	
	Stage 1	31/ Stage 2	112/2021 Stage 3 Stock of			Stage 1	Stage 2	31/12/2022 Stage 3				Stage 1	Stage 2	31/12/2023 Stage 3		
Row	Stage 1 exposure, of which Stage 2	2 exposure, of Stage 3	exposure, of provisions fo	Stock of Stock of provisions for Stage 2 Stage 3	or Character S	exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2	r provisions for	erage Ratio - Stage 3 exposure exposure	exposure, of Stage	e 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3
(min EUR, %	guaranteed exposure amount	guaranteed exposure amount	guaranteed exposure	Stage 2 Stage 3 exposure exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	exposure	guaranteed expos	guaranteed amount	guaranteed amount	exposure exposure	exposure exposure
65 Central governments 66 Regional governments or local authorities																
67 Public sector entities 68 Multilateral Development Banks																
69 International Organisations 70 Institutions																
Corporates of which: SME	0 0	0 0	0 0	0 0	0 -	0 0	0 0	0 0	0	0 0-	0	0	0 0	0	0	0 0-
73 74 UNITED STATES Retail of which: SME 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-
75 76 77 Secured by mortgages on immovable property of which: non-SME Tems associated with particularly high risk			0	0	0 -	0 0				0 01	0	U	0 0			0
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-
Standardised Fotal			<u> </u>	91		<u> </u>	1 01	Public guarantees - Baseline Scenari	io	9		٩	9			
	Stage 1	31/ Stage 2	12/2021 Stage 3 Stock of			Stage 1	Stage 2	31/12/2022 Stage 3				Stage 1	Stage 2	31/12/2023 Stage 3		
Row	Stage 1 exposure, of Stage 2	2177 2 2177 2 P	exposure, of which provisions fo	Stock of Stock of provisions for provisions for	or Coverage Ratio -	Stage 1 exposure, of which guaranteed	Stage 2 exposure exposure exposure guaranteed	Stage 3 exposure, of which	Stock of Stock of provisions for provisions for	r provisions for	erage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed Stage	e 2 exposure, of which	Stage 3 exposure, of which	Stock of Stock of provisions for Stock of provisions for provisions for Stock of provisions for Stock of provisions for Stock of provisions for provisions for stock of provisions for pro	
(min EUR, %	exposure guaranteed exposure amount	guaranteed exposure amount	guaranteed exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure	guaranteed amount	guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	guaranteed expos	guaranteed amount	guaranteed amount	Stage 1 Stage 2 exposure	Stage 3 exposure 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 93 of which: SME	0 0	0 0	0 0	0 0	0 -	0 0	0	0 0	0 0	0 0-	0	0	0 0	0	0	0 0-
94 95 N.A. of which: SME Secured by mortanges on immovable preparty	0 0	0 0	0	0 0	0 -	0 0	0	0 0	0	0 0-	0	0	0 0	0	0	0 -
96 97 Secured by mortgages on immovable property of which: non-SME		n		01	υι-	UI 0	ı ()	01 (л 01	uı 01-	I 0	01	uı Ol	O1	וו (0	U -
OR Thomas associated with restrictly high viels	0 0	0 0	0 0	0 0												
98 Items associated with particularly high risk 99 Covered bonds		0 0														
98 99 Covered bonds 100 Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0 0														
98 99 Covered bonds 100 Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0														

		46	47 48	49	50	51 57	2 53	54 55	56 57	58 59	AIB Group plc 60 61		63 64	65 66	67	68 69	70 71	72 7	74	75
			Stage 1	Stage 2		Stage 3 Stoc	k of Stock of	Stock of Coverage Ra	Stage 1	Stage	Public guarantees - Baseline Scen 31/12/2022 Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1	Stage 2	31/12/2023 Stage		of Stock of	overage Patio -
Row Num	(mln EUR,	%) exposure gu	posure, of Stage 2 which exposure aranteed		exposure gu	which provision	ons for provisions for ge 1 Stage 2 sure exposure	provisions for Stage 3 exposure Stage 3 exposure		f Stage 2 exposure exposure guarant	of Stage 3 exposure, o which ed guaranteed amount	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	e exposure, of which e guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposu exposure guaran amoi	ch provisions for provisions for stage 1 Stage 1 exposure exposure	of Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities																			
110 111 112	Multilateral Development Banks International Organisations Institutions			0		0	0					0		0	0					
113 114 115 116 N.A.	Corporates of which: SME Retail of which: SME	0	0	0	0 0	0	0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0	0 0	0 0 -	
117 118 119	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0	0	0	0	0 0 -	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0	0 0	0 0-	
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																			
123 124 125 126	Equity Securitisation Other exposures 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-	
120	Otanaaraisea rotai				31/12/2021						Public guarantees - Baseline Scen	ario					21/12/2022			
Row			Stage 1 posure, of Stage 2 which exposure		Stage 3	Stage 3 Stock posure, of provision which	ons for provisions for	Stock of provisions for Stage 3 exposure	Stage 1 exposure, which guarantee amount	f Stage 2 exposure guarant	31/12/2022 2 Stage 3 exposure, o which exposure	Stock of provisions for	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage a	Stage 1 exposure, of which e guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure 31/12/2023 Stage exposure which are a superior and a superior are a superior a	Stock of Stock of Stock of provisions for provisions for Stage 1 Stage 1 exposure expo	of Stock of covers of cove	overage Ratio - Stage 3 exposure
127 128	Central banks Central governments	exposure gu	exposure exposure	guaranteed amount	exposure gua	aranteed expo	ge 1 Stage 2 exposure	provisions for Stage 3 exposure Stage 3 exposure	re exposure guarantee amount	I exposure guaranto	of Stage 3 exposure, o which exposure guaranteed amount	Stage 1 exposure	exposure exposure	exposure	e guaranteed e	guaranteed amount	Stage 3 exposure guaran	re, or provisions for provisions for stage 1 Stage 1 exposure expo	ure exposure	exposure
129 130 131	Regional governments or local authorities Public sector entities Multilateral Development Banks																			
132 133 134	International Organisations Institutions 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-	
135 136 137 138	of which: SME Retail of which: SME 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 0 -	
139 140 141	of which: non-SME Items associated with particularly high risk Covered bonds																			
142 143 144	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																			
145 146 147	Other exposures 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-	
			Stage 1	Stage 2	31/12/2021	Stage 3			Change	Stand	Public guarantees - Baseline Scen 31/12/2022 Stage 3				Stage 1	Stage 2	31/12/2023 Stage	3		
Row Num	(mln EUR,	Stage 1 exposure gu	posure, of Stage 2 which exposure	exposure, of which guaranteed	Stage 3	Stage 3 Stock Oosure, of which aranteed mount Stag	k of Stock of provisions for Stage 2 sure exposure	Stock of provisions for Stage 3 exposure	re guarantee	l guarant	ed guaranteed	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage exposure	guaranteeu	Stage 2 exposure, of which guaranteed	Stage 3 exposure guaran	re, of provisions for provisions for Stage 1	of Stock of Covers of Stage 3	overage Ratio - Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities	70)	amount	amount	a	mount	Sure exposure	exposure	amount	amour	t amount	ехрозите	exposure exposure		amount	amount	amoi	int exposure expo	exposure	
151 152 153	Public sector entities Multilateral Development Banks International Organisations																			
154 155 156	Institutions Corporates of which: SME	0	0	0	0	0	0	0 0-	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0	0 0	0 0-	
157 158 159 160	Retail of which: SME Secured by mortgages on immovable 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-	
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																			
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																			
168	Other exposures Standardised Total	0	0	0	0	0	0	0 0-	0	0 0	0 0 Public guarantees - Baseline Scen	0 0	0	0 -	0 0	0 0	0	0 0	0 0-	
Pow			Stage 1 posure, of	Stage 2 exposure, of	6347	Stage 3	k of Stock of	Stock of Coverage Ra	Stage 1 exposure,	Stage f Stage exposure	31/12/2022 Stage 3	Stock of	Stock of Stock of	Coverage Ratio - Stage	Stage 1 exposure, of	Stage 2 exposure, of	31/12/2023 Stage Stage 2 exposu	e 3 Stock of Stoc	of Stock of Cov	overage Ratio -
Num 169	(mln EUR,	06) exposure gu	posure, of which exposure amount	exposure, of which guaranteed amount	Stage 3 exposure gua	which Stag aranteed expo	ons for provisions for provisions for provisions for provided to the provisions for provisions f	provisions for Stage 3 exposure Stage 3 exposure	Ratio - 3 Stage 1 exposure, which guarantee amount	f Stage 2 exposure guarante amour	of Stage 3 exposure, o which exposure guaranteed amount	provisions for Stage 1 exposure	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure	exposure, of which e guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure exposure guaran	Stock of Stock of Stock of provisions for provisions for Stage 1 Stage 1 exposure expo	of Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
170 171 172	Central governments Regional governments or local authorities Public sector entities																			
173 174																				
176	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0					0 0		0 -	0		0			
173 176 177 178 179 N.A.	Multilateral Development Banks International Organisations	0	0	0 0	0 0	0	0	0 0 -	0	0 0	0 0	0 0	0	0 -	0 0	0 0	0	0 0	0 0 -	
173 176 177 178 179 180 181	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	0 0		0 0	0 0	0 0 -	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 - 0 -	0 0 0 0 0 0	0 0	0	0 0 0 0 0 0	0 0 -	
173 176 177 178 179 180 181 182 183 184 185	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0 0	0 0 0	0 0 -	0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	0 - 0 - 0 -	0 0 0 0 0 0	0 0	0		0 0 -	
173 176 177 178 179 180 181 182 183 184 185 186 187 188	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 -	
173 176 177 178 179 180 181 182 183 184 185 186 187 188 189	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0	31/12/2021	0	0	0 0 -	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 -	
173 176 177 178 179 180 181 182 183 184 185 186 187 188 189	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	Stage 1	0 0 0 0 0 Stage 1 posure, of which Stage 2 exposure	WILL	Stage 3	Stage 3 Stock oosure, of which Stock oosure, of	0 0 0 0 Stock of provisions for ge 1 Stage 2	0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 1 0 - 0 1 0 - 0 1 0 - Coverage Range 3	0 0 0 0 Stage 1 exposure, which	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 2 Stage 3	Stock of	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 Stage exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 31/12/2023 Stage 3 exposure Stage 3 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	overage Ratio - Stage 3
173 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments	Stage 1 ex exposure gu	posure, of Stage 2	exposure, of which	Stage 3	Stage 3 Stoc	ons for provisions for	O O O O O O O O O O O O O O O O O O O	Ratio - Stage 1 exposure,	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 2 Stage 3 4 of Stage 3 6 exposure 6 exposure guaranteed	Stock of	O Stock of provisions for Stage 2 exposure Stage 2 exposure Stage 3 exposure	0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure Stage exposure		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	overage Ratio - Stage 3 exposure
173 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 ex exposure gu	posure, of which aranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 Stock oosure, of which Stock oosure, of	ons for provisions for	provisions for	tatio - Stage 1 exposure, 3 exposure re guarantee	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2022 2 Stage 3	Stock of	Stock of provisions for Stage 2 exposure Stage 2 exposure Stock of provisions for Stage 3 exposure	0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure Stage a	e exposure, of which e guaranteed	Stage 2 exposure, of which guaranteed	Stag	0 Stock of provisions for Stage 1 exposure expo	O O O O O O O O O O O O O O O O O O O	overage Ratio - Stage 3 exposure
175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 ex exposure gu	posure, of which aranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 Stock oosure, of which Stock oosure, of	ons for provisions for	provisions for	tatio - Stage 1 exposure, 3 exposure re guarantee	o o o o o o o o o o o o o o o o o o o	31/12/2022 2 Stage 3	Stock of	Stock of provisions for Stage 2 exposure Stage 2 exposure O O O O O O O O O O O O O	O - O - O - O - O - Coverage Ratio - Stage 3 exposure Stage 2 exposure	e exposure, of which e guaranteed	Stage 2 exposure, of which guaranteed	Stag	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	overage Ratio - Stage 3 exposure
Row Num Row Num 190 191 192 193 194 195 196 197 198 199 200 201 N.A.	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property	Stage 1 ex exposure gu	posure, of which aranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 Stock oosure, of which Stock oosure, of	ons for provisions for	provisions for	tatio - Stage 1 exposure, 3 exposure re guarantee	o o o o o o o o o o o o o o o o o o o	31/12/2022 2 Stage 3	Stock of	Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O	O - O - O - O - Coverage Ratio - Stage 3 exposure O - O - O - O -	e exposure, of which e guaranteed	Stage 2 exposure, of which guaranteed	Stag	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 -	overage Ratio - Stage 3 exposure
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180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Multilateral Development Banks International Organisations Institutions Corporates	Stage 1 ex exposure gu	posure, of which aranteed Stage 2 exposure	exposure, of which guaranteed	Stage 3	Stage 3 Stock oosure, of which Stock oosure, of	ons for provisions for	provisions for	tatio - Stage 1 exposure, 3 exposure re guarantee	o o o o o o o o o o o o o o o o o o o	31/12/2022 2 Stage 3	Stock of	Stock of provisions for Stage 2 exposure exposure	Coverage Ratio - Stage exposure Coverage Ratio - Stage exposure O - O - O - O - O - O - O - O - O - O	e exposure, of which e guaranteed	Stage 2 exposure, of which guaranteed	Stag	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	O O O O O O O O O O O O O O O O O O O	overage Ratio - Stage 3 exposure
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Row Num Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments Institutions Instit	Stage 1 exposure 90 O O O Stage 1 exposure ex gu	Stage 1 posure, of which of arranteed of the stage 2 exposure of the stage 3 e	e e exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure gua a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stock provision Stage expo O O O O O O O O O O O O O	ons for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 2	provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Which guarantee amount	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure Stage 3 exposure o o o o o o o o o o o o o o o o o o	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 ario	0	O - O - O - O - Coverage Ratio -	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 exposure, of which guaranteed exposure, of which guaranteed exposure exposure.	Stage 2 xposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 xposure guaranteed	Stage 3 exposure O O O O 31/12/2023 Stage	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 - 0 0 - 0 0 -	
180 181 182 183 184 185 186 187 188 189 Row Num 190 191 192 193 194 195 196 197 198 199	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: smsME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional government	Stage 1 exposure 90 O O O Stage 1 exposure ex gu	Stage 1 posure, of which of arranteed of the stage 2 exposure of the stage 3 e	e e exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure gua a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stock provision Stage expo O O O O O O O O O O O O O	ons for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 2	provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Which guarantee amount	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure Stage 3 exposure o o o o o o o o o o o o o o o o o o	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 ario	0	O - O - O - O - Coverage Ratio -	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 exposure, of which guaranteed exposure, of which guaranteed exposure exposure.	Stage 2 xposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 xposure guaranteed	Stage 3 exposure O O O O 31/12/2023 Stage	provisions for Stage 1 exposure exposure 0 0 0 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 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: con-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Cantral governments Regional governments Regional governments and corporates with a ST credit assessment Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: soll Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments Regional governments Corporates of which: SME Retail Other exposures Standardised Total	Stage 1 exposure 90 O O O Stage 1 exposure ex gu	Stage 1 posure, of which of arranteed of the stage 2 exposure of the stage 3 e	e e exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure gua a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stock provision Stage expo O O O O O O O O O O O O O	ons for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 2	provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Which guarantee amount	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure Stage 3 exposure o o o o o o o o o o o o o o o o o o	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 ario	0	O - O - O - O - Coverage Ratio -	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 exposure, of which guaranteed exposure, of which guaranteed exposure exposure.	Stage 2 xposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 xposure guaranteed	Stage 3 exposure O O O O 31/12/2023 Stage	provisions for Stage 1 exposure exposure 0 0 0 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 Row Num 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 Row Num 211 212 213 214 215 216 217 218 219 220	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure 90 O O O Stage 1 exposure ex gu	Stage 1 posure, of which of arranteed of the stage 2 exposure of the stage 3 e	e e exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure gua a 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 Stock provision Stage expo O O O O O O O O O O O O O	ons for provisions for Stage 2 exposure 0 0 0 0 Stock of provisions for provisions for provisions for provisions for stock of provisions for provisions for stage 2	provisions for Stage 3 exposure 0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure Stage 1 exposure Stage 1 exposure Which guarantee amount	o o o o o o o o o o o o o o o o o o o	Stage 3 exposure Stage 3 exposure o o o o o o o o o o o o o o o o o o	Stock of provisions for Stage 1 exposure 0 0 0 0 0 0 0 ario	0	O - O - O - O - Coverage Ratio -	e exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 1 exposure, of which guaranteed exposure, of which guaranteed exposure exposure.	Stage 2 xposure exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 xposure guaranteed	Stage 3 exposure O O O O 31/12/2023 Stage	provisions for Stage 1 exposure exposure 0 0 0 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		76	77	78	70	90	01	20	21 EU-	wide S		est: Cro		k COVI	D-19 S	TA	01	02	02	04	OF.	06
		,,,		70	31/12/2021	OU	01	02	03		Mora	otoria - Adverse Sce 31/12/2022	enario	00	33	30	J1	32	31/12/2023	J	<i>J</i> J	50
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 2 3 4 5 6 7 8 9	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	77	22 419	5 168 0 96	3 17 5	37 18	61	1 36.25% 4 45.23%	555	5 476 4 120	274	11 5	40 16	99 63	36.19% 44.41%	499	447	359	exposure 8	37 14	131 79	36.47% 44.02%
AIB Group plc	Secured by mortgages on immovable property of which: non-SME	1,38	84 33:	1 298	8 8	38	104	4 34.92%	1,305	5 292	416	9	35	137	32.98%	1,226	258	529	7	28	170	32.10%
14 15 16 17 18	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
20 21	Other exposures Standardised Total	2,80	07 1,13:	1 988	38	109	318	32.21%	2,498	3 1,091	· ·	30	104	434	32.45%	2,309	980	1,636	25	88	535	32.71%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 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	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
23 24 25 26 27	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
28 29 30 31 32 33 IRELAND	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	38	36 19 84 122	9 14	1 3 5	17	42	38.66% 2 44.55%	352	5 13 2 111	136	1 4	15	60	37.37% 43.92%	32	99	173	1	13	10 76	36.74% 43.62%
34 35 36 37 38	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	1,2	13 300	6 238	7	36	74	4 31.33%	1,15	262	343	8	32	106	30.72%	1,086	227	444	7	26	136	30.62%
40 41 42	Equity Securitisation Other exposures Standardised Total	1,70	67 634	4 587	7 19	68	179	9 30.42%	1,668	3 521	799	18	58	251	31.36%	1,563	439	985	16	46	316	32.08%
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 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	Mora Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 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	31/12/2023 Stock of 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 44 45	Central banks Central governments Regional governments or local authorities																					
46 47 48 49 50 51 52 53 54 UNITED KINGDC	Secured by mortgages on immovable property	60	68 390 13 8	0 153	B 16	33	55	5 36.03% 2 66.14%	506	5 455 L 8	250	10	38	90	36.12% 58.06%	454	429	329	7	35	120	36.50% 55.05%
55 56 57 58 59 60 61	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		/1 2:	5 61		2	30	0 49.04%	154	29	/3		3	32	43.67%	141	30	85		3	34	39.84%
63	Standardised Total	1,07	22 490	242	19	41	96	39.47%	815	563	377	12 toria - Adverse Sce	46 enario	139	36.80%	732	533	490	10	42	175	35.62%
Row Num 64 65	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 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
66 67 68 69 70 71	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0 (0 0	0 0	0	0	0 -		0 0	C	0	0	0	-	0	0	C		0	0 -	-
72 73 74 75 76 77 78	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 (0 0	0 0	0	0	0 - 13.47%		0 0	C	0	0	0	13.28%	0	0	((0	0 -	13.03%
79 80 81 82 83 84	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 (0 0	0 0	0	0	0 13.47%		0	C	0	0	0	13.28%	0	0	C		0	0	13.03%
Row		Stage 1	Stage 2 exposure	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85 86 87 88	Central banks Central governments Regional governments or local authorities Public sector entities	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	exposure	exposure
89 90 91 92 93 94	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 (0 0	0 0	0	0	0 -		0 0	0	0 0	0	0	-	0	0	((0	0 -	-
95 96 97 98 99	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 (0 0	0	0	0	0 -		0	C	0	0	0	-	0	0	C	(0	0 -	-
101 102 103 104	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
105	Standardised Total		0	0 0	0	0	0	0 -	(0	C	0	0	0	-	0	0	(C	0	0 -	-

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

EB	BANKING AUTHORITY								20	21 EU-	wide S		'est: Cr AIB Group p		sk COVI	D-19 S	TA						
			76	77	78	79	80	81	82	83	84	85	86 atoria - Adverse So	87	88	89	90	91	92	93	94	95	96
			Share 4	Starr 2	Starra 2	31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -	Chara 4	Share 2	Starra 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	Chara 4	Channa 3	Share 2	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	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	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108		Central banks Central governments Regional governments or local authorities																					
109 110 111		Public sector entities Multilateral Development Banks International Organisations																					
112 113 114		Institutions Corporates of which: SME	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0 -	
115 116 117	N.A.	Retail of which: SME Secured by mortgages on immovable property	0	0	0	J 0	0		0 -	0	0	0		0	0	-	0	0	0	0	0	0 -	
118 119 120		of which: non-SME Items associated with particularly high risk Covered bonds	0	0	U	J O	0		0 -	0	0	0		0	0	-	0	0	U	0	U	0 -	
121 122 123		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
125 126		Other exposures Standardised Total	0	0 0	0	0 0	0	(0 -	0	0	0) (0	0 0	-	0	0	0	0	0	0	
						31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2		Coverage Ratio - Stage 3 exposure
127		Central banks Central governments (mln EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	Stage 3 exposure	exposure
129 130 131		Regional governments or local authorities Public sector entities Multilateral Development Banks																					
132 133 134		International Organisations Institutions Corporates	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0	
135 136 137	N.A.	of which: SME Retail of which: SME	0	0 0	0	0 0	0	(0 -	0	0	0	()	0	0 0	-	0	0	C	0	0	0 -	
138 139 140		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0 0	0	(0 -	0	0	0) (0	0 0	-	0	0	0	0	0	0 -	-
141 142 143		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146		Equity Securitisation Other exposures																					
147		Standardised Total	0	0	0	0	0		0 -	0	0	Mora	atoria - Adverse So	0 cenario	0 0	-	0	0	U	0	0	0]-	
Parri			Shara 1	Stage 2	Stage 2		Stock of	Stock of	Coverage Ratio -	Chara 1	Stage 2	Stage 2		Stock of	Stock of	Coverage Ratio -	Store 1	Shara 2	Stage 2	31/12/2023 Stock of	Stock of	Stock of provisions for	Coverage Ratio -
Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
148 149 150		Central banks Central governments Regional governments or local authorities Public sector entities																					
151 152 153		Multilateral Development Banks International Organisations Institutions																					
155 156 157		Corporates of which: SME Retail	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0 -	
158 159 160	N.A.	of which: SME Secured by mortgages on immovable 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	
161 162 163		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
164 165 166		Collective investments undertakings (CIU) Equity Securitisation																					
167 168		Other exposures Standardised Total	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	C	0	0	0 -	
					ı	31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row Num		(color EUD - 0/)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	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	Stock of provisions for Stage 2 exposure	Stage 3	Coverage Ratio - Stage 3 exposure
169 170		Central banks Central governments (min EUR, %)				exposure	exposure	exposure	·				exposure	exposure	exposure	·				exposure	exposure	exposure	
171 172 173		Regional governments or local authorities Public sector entities Multilateral Development Banks																					
174 175 176		International Organisations Institutions Corporates of which: SME	0	0 0	0	0 0	0	(0 -	0	0	0) (0	0 0	-	0	0	0	0	0	0	-
177 178 179	N.A.	Retail of which: SME 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 -	
181 182 183		of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0	(0 -	0	0	0	(0	0 0	-	0	0	0	0	0	0 -	
184 185 186		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
187 188 189		Securitisation Other exposures Standardised Total	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0	-
						31/12/2021						Mora	atoria - Adverse So 31/12/2022							31/12/2023			
Row			Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
190		Central banks	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
191 192 193		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
194 195 196		International Organisations Institutions Corporates	0	0	0	0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0	
198 199 200	N.A.	of which: SME Retail of which: SME	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0	
201 202 203	IV.A.	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0 0	0	0 0	0	(0 -	0	0	0) (0	0 0	-	0	0	0	0	0	0	
204 205 206		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
207 208 209		Equity Securitisation Other exposures																					
210		Standardised Total	0	0	0	0	0	(0 -	0	0	0 Mora	atoria - Adverse So	0 cenario	0 0	-	0	0	0	0	0	0-	
						31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Num		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
211 212 213		Central banks Central governments Regional governments or local authorities																					
214 215 216		Public sector entities Multilateral Development Banks International Organisations Institutions																					
217 218 219		Institutions Corporates of which: SME	0	0 0	0	0 0	0	(0 -	0	0	0		0	0 0	-	0	0	0	0	0	0 -	
220 221 222	N.A.	Retail of which: SME Secured by mortgages on immovable property of which: pon-SME	0		0	0	0		0 -	0	0	0		0	0	-	0	0	0	0	0	0 -	
223 224 225		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0			0	0	0		V .	0		0	0	0	0	0	0 -	
226 227 228		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
230		Securitisation Other exposures Standardised Total	0		0) 0	0		0 -	0	0	0		0	0		0	0	0	0	0		

	97 98 99	100 101	102 103	104 105 106	107 108		AIB Group plc	113 114 115	116 117	118 119	120 121 122	123 124	125 126
		100	102	101	100		Public guarantees - Adverse Scenario		110	110		123	123
	Stage 1	31/1 Stage 2	2/2021 Stage 3 Stock of	Stock of Stock of Coverage Ratio	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of Stock of Stock of		Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of	Stock of Courses Basis
Row Num	Stage 1 exposure, of Stage 2 exposure	exposure, of Stage 3 which	exposure, of provisions for which	provisions for provisions for Stage 2	- Stage 1 exposure, of which guaranteed	Stage 2 Stage 2 exposure exposure Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which pro	ovisions for provisions for provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 exposure guaranteed	exposure, of Stage 3 which	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3
Central banks	(min EUR, %) exposure guaranteed amount exposure	guaranteed exposure amount	guaranteed Stage 1 amount exposure	Stage 2 Stage 3 exposure exposure	amount	amount	guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure	exposure	amount	guaranteed exposure guaranteed amount amount	exposure exposure	exposure exposure
Central governments Regional governments or local authorities													
Public sector entities Multilateral Development Banks													
International Organisations Institutions													
Corporates of which: SME	155 120	50 40 7	10 1	1 0 7.19	% 125 96	67 53	3 20 20	0 1	7.10%	88	56 53 31	29 0 1	2 7.12%
10 11 AIB Group plc Retail of which: SME	123 118	37 36 6	6 0	0 0 0.879	% 113 108	41 40	13 13	0 0	1.02%	108	35 18	0 0	0 1.15%
Secured by mortgages on immovable 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 -
14 Items associated with particularly high risk 15 Covered bonds													
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)													
18 Equity 19 Securitisation 20 Other exposures													
Standardised Total	287 246	96 84 16	19 1	1 1 4.58	% 246 210	114 103	38 39	0 1	5.01% 23	199 10	95 57	55 0 1	3 5.15%
							Public guarantees - Adverse Scenario						
	Stage 1	Stage 2	2/2021 Stage 3 Stock of	Stock of Stock of Coverage Ratio	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of Stock of Stock of	S	Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of	Stock of
Row Num	Stage 1 exposure, of which exposure guaranteed exposure	exposure, of Stage 3 which exposure	exposure, of which guaranteed provisions for Stage 1	provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	Stage 3 exposure, of which guaranteed	ovisions for provisions for provisions for	Coverage Ratio - Stage 3 exposure Stage 1 exposure	exposure, of Stage 2 which exposure guaranteed	exposure, of which guaranteed Stage 3 exposure which exposure guaranteed guaranteed	provisions for provisions for Stage 1 Stage 2	provisions for Stage 3 exposure
Central banks	(min EUR, %) amount	amount	amount exposure	exposure exposure	amount	amount	amount	Stage 1 Stage 2 Stage 3 exposure exposure exposure	exposure	amount	amount guaranteeu guaranteeu amount	exposure exposure	exposure
Central governments Regional governments or local authorities													
Public sector entities Multilateral Development Banks													
International Organisations Institutions													
Corporates of which: SME	56 38	7 4 2	2 1 0	0 0 10.27	% 51 34	9 (5 4 3	0 0	10.03% 4	32	0 6 7	5 0 0	1 9.84%
31 Retail of which: SME	16 12	2 1 0	0 0	0 0 8.429	% 15 11	3		0 0	8.57% 1	10	3 2 2	1 0 0	0 8.57%
Secured by mortgages on immovable 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 -
Items associated with particularly high risk Covered bonds													
Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU)													
Equity Securitisation													
41 Other exposures 42 Standardised Total	74 51	9 5 2	2 1 0	0 0 9.91	% 68 46	12 8	5 3	0 0	9.75% 6.	43	3 9 9	6 0 0	1 9.61%
							Public guarantees - Adverse Scenario						
	Stage 1	31/1: Stage 2	2/2021 Stage 3 Stock of		Stage 1	Stage 2	31/12/2022 Stage 3			Stage 1	31/12/2023 Stage 2 Stage 3		
Row	Stage 1 exposure, of Stage 2	exposure, of Stage 3	exposure, of provisions for	Stock of provisions for Stage 3 Coverage Ratio	- Stage 1 exposure, of	Stage 2 exposure, of	Stage 3 exposure, of pro-	Stock of Stock of Stock of provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 1	exposure, of Stage 2	exposure, of Stage 3 which	Stock of Stock of provisions for Stage 1	Stock of provisions for Stage 3 Stage 3
	(mln EUR, %) exposure guaranteed amount exposur	guaranteed exposure	guaranteed Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure guaranteed amount	exposure guaranteed amount	exposure guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure	exposure exposure	guaranteed exposure amount	guaranteed exposure guaranteed amount amount	Stage 1 Stage 2 exposure	Stage 3 exposure
43 Central banks 44 Central governments 45 Regional governments or local authorities													
Public sector entities Multilateral Development Banks													
48 International Organisations 49 Institutions													
Corporates of which: SME	93 77	42 35 5	9 0	1 0 6.17	% 68 56	56 46	5 16 18	0 1	6.30%	51	55 45 24	24 0 1	2 6.31%
52 UNITED KINGDOM Retail of which: SME	107 106	35 34 6	6 0	0 0 0.30	% 98 97 	37 37	12 12	0 0	0.32% 9	97	33 33 16	0 0	0 0.31%
Secured by mortgages on immovable 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 -
56 Items associated with particularly high risk 57 Covered bonds													
Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity													
Securitisation Other exposures													
63 Standardised Total	209 192	83 75 13	3 17 0	1 1 3.83	% 174 159	99 90	32 34	0 1	1 4.32% 16	152	2 84 47	47 0 1	2 4.39%
		24/4	2/2024				Public guarantees - Adverse Scenario				24/42/2022		
	Stage 1	Stage 2	2/2021 Stage 3 Stock of	Stock of Stock of Coverage Patie	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of Stock of Stock of	Coverage Batis	Stage 1	31/12/2023 Stage 2 Stage 3	Stock of Stock of	Stock of Coverage Patie
Row Num	Stage 1 exposure, of which exposure (who FUD (%)) Stage 1 exposure, of which exposure guaranteed	exposure, of Stage 3 which exposure	exposure, of which guaranteed amount exposure provisions for Stage 1 exposure	provisions for Stage 2 Stage 3 exposure Coverage Ratio Stage 3 exposure	- Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which	Stage 3 exposure, of which exposure	ovisions for provisions for provisions for	Coverage Ratio - Stage 3 exposure exposure	exposure, or Stage 2	exposure, of Stage 3 which which		Coverage Ratio -
64 Central banks	(min EUR, %) amount	amount	amount exposure	eynosure eynosure		quaranteed	exposure	Stage 1 Stage 2 Stage 3	exposure	which stage 2 exposure	which exposure quaranteed	provisions for provisions for	Stage 3 Stage 3
65 Central governments 66 Regional governments or local authorities				схрозите схрозите	amount	guaranteed amount	guaranteed amount	Stage 1 Stage 2 Stage 3 exposure exposure	Stage 3 exposure	exposure, of which guaranteed amount	which exposure guaranteed amount amount	provisions for provisions for Stage 1 Stage 2 exposure exposure	Stage 3 exposure Stage 3 exposure
Public sector entities Multilateral Development Banks				Exposure Exposure	amount	guaranteeu	guaranteeu	Stage 1 Stage 2 Stage 3 exposure exposure	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
				Exposure Exposure	amount	guaranteeu	guaranteeu	Stage 1 Stage 2 Stage 3 exposure exposure	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
International Organisations Institutions				CAPOSUTE CAPOSUTE	amount	guaranteeu	guaranteeu	Stage 1 Stage 2 exposure exposure exposure	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
70 Institutions 71 Corporates 72 of which: SME	0 0	0 0 0		0 0 -	amount 0 0	guaranteeu	guaranteeu	Stage 1	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
70 71 72 73 74 UNITED STATES Institutions Corporates of which: SME Retail of which: SME		0 0 0		0 0 -	0 0 0 0 0 0 0 0 0	guaranteeu	guaranteeu	Stage 1 exposure exposure exposure 0 0 0 0 0	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
70 71 72 73 74 75 76 Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable 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	guaranteeu	guaranteeu	Stage 1 exposure exposure exposure 0 0 0 0 0 0 0	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
70 71 72 73 74 75 76 77 78 Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds				0 0 - 0 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteeu	guaranteeu	Stage 1 exposure exposure exposure O O O O O O O O O O O O O O O	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity				0 0 - 0 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteeu	guaranteeu	Stage 1 exposure exposure exposure O O O O O O O O O O O O O O O	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures				0 0 - 0 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	guaranteeu	guaranteeu	Stage 1 exposure exposure exposure O O O O O O O O O O O O O O O	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation				0 0 - 0 0 - 0 0 - 0 0 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 () () () () () () () () () (Stage 1 Stage 2 exposure exposure 0 0 0 0 0 0 0 0 0 0 0	exposure exposure		guaranteed exposure guaranteed	provisions for provisions for	Stage 3
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 () () () () () () () () () (amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure exposure exposure 0 0 0 0 0 0 0 0 0 0 0	exposure exposure		guaranteed amount guaranteed amount guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for provisions for	Stage 3
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures	O O O Stage 1	Stage 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 0	0 0 0 0 0 0 0 0 0 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 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Patie	amount 0 0 0 0 Stage 1	guaranteed amount 0	provisions for provisions for	Stage 3 exposure O - O - O - O - O - Coverage Ratio -
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	о - — — — — — — — — — — — — — — — — — —	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates of which: SME Retail of which: non-SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num 85 Central banks	O 0 0 Stage 1 exposure, of which Stage 2	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of provisions for	0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 0	0 0 0 0 0 0 0 0 0 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 31/12/2022 Stage 3 exposure, of property of property in the last of the la	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 0 Stage 1	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - Stock of provisions for Stage 3 exposure
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Central banks Central governments Regional governments or local authorities	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates of which: SME Retail of which: SME Recured by mortgages on immovable property of which: some Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Num Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Secured by mortgages on immovable property of which: SME Retail	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Total panks Control panks International Organisations Institutions Institutions Corporates of which: SME Retail Of which: SME Retail Of which: SME	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages on immovable property Of which: SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num	Stage 1 exposure, of which exposure	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Institutions Covered bonds Claims on institutions and corporates with a ST credit assessmen Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num	(min EUR, %) Stage 1 exposure Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions Corporates Of which: SME Retail Of which: SME Retail Of which: SME Secured by mortgages on immovable property Of which: non-SME Retail Of which: SME Retail Of which: non-SME Of which: non-SME Of which	(min EUR, %) Stage 1 exposure Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for
Institutions	(min EUR, %) Stage 1 exposure Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for which	O O O O O O O O O O O O O O O O O O O	- Stage 1 exposure Stage 1 exposure Stage 1 exposure Stage 1 exposure, of which guaranteed	Stage 2 exposure Stage 2 exposure Stage 2 exposure Stage 2 exposure, of which guaranteed	Public guarantees - Adverse Scenario 31/12/2022 Stage 3 exposure, of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 1	amount 0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	guaranteed amount 0	provisions for Stage 1 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure O - O - O - O - O - O - Coverage Ratio - Stock of provisions for

	97 98	99 100	101 102 103	104 105	106 107 108	109 110	IB Group plc 111 112 113	114 115	116 117	118 119 120	121 122	123 124	125 126
Row Num (mln EUR,		Stage 2 exposure, of sexposure exposure guaranteed amount	31/12/2021 Stage 3 exposure, of provisions which guaranteed exposure amount	for provisions for provisions for	erage Ratio - Stage 1 exposure Stage 1 exposure which guaranteed amount	Stage 2 Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 1 exposure	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	sage 1 District Stage 2 Which Exposure Stage 2 Which Exposure guarant amount	e, of Stage 3 exposure, of h which exposure guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates		0 0	0	0 0 0-	0		0 0	0 0 0-	0			0 0	0 -
of which: SME Retail of which: SME N.A. N.A. Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0 0	0 0	0 0	0 0 0 -	0		0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 -
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures 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 -
Row Num (min EUR,	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which exposure guaranteed amount	31/12/2021 Stage 3 exposure, of provisions which guaranteed exposure amount	for provisions for provisions for	erage Ratio - Stage 1 exposure Stage 1 exposure which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 1 exposure	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	sage 1 District Stage 2 Which Exposure Stage 2 Which Exposure Guarant Stage 2 Which Exposure Guarant Stage 2 Which Exposure Guarant Stage 2	e, of Stage 3 exposure, of h which teed guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates 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 -
of which: SME Retail of which: SME N.A. N.A. Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0	0 0	0 0	0 0 0 -	0	0 0 0	0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 -
Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0-	0	0 0 0	0 0 Public guarantees - Adverse Scenario	0 0 0-	0	0 0	0 0 0	0 0	0 -
Row Num (min EUR, 148 149 Central banks Central governments		exposure	Stage 3 Stage 3 exposure, of provisions which guaranteed amount	for provisions for provisions for	erage Ratio - Stage 1 exposure Stage 1 exposure which guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure Stage 3 exposure Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	sage 1 Stage Stage 2 which ranteed mount Stage 2 exposure exposure guarant amount	e, of Stage 3 exposure, of h which teed guaranteed	Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
150 Regional governments or local authorities Public sector entities 152 Multilateral Development Banks 153 International Organisations 154 Institutions Corporates of which: SME	0 0	0 0	0 0	0 0 0-	0	0 0 0	0 0	0 0 0-	0	0 0	0 0 0	0 0	0 -
Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0	0 0	0 0	0 0 0 -	0		0 0	0 0 0 -	0	0 0	0 0 0	0 0	0 -
165Equity166Securitisation167Other exposures168Standardised 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 -
			31/12/2021			<u>, , , , , , , , , , , , , , , , , , , </u>	Public guarantees - Adverse Scenario 31/12/2022				31/12/2023		
Row Num (mln EUR, 169 170 Central banks Central governments		Stage 2 exposure, of which exposure guaranteed amount	Stage 3 exposure, of which guaranteed amount Stage 3 exposure Stage 3 exposure Stage 1 exposure	for provisions for provisions for	erage Ratio - Stage 1 exposure Stage 1 exposure which guaranteed amount	Stage 2 exposure exposure exposure guaranteed amount	Stage 3 exposure Stage 3 exposure Stage 1 exposure Stage 1 exposure	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	sage 1 Stage osure, of which ranteed mount Stage 2 exposure exposure guarant amount	e, of Stage 3 exposure, of h which teed guaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 Stock o	for provisions for provisions for	erage Ratio - Stage 3 exposure Stage 1 exposure exposure guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 Stage 3 Stock of provisions which	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	osure, of Stage 2 exposure which exposure guarant	e, of Stage 3 h Stage 3 which	provisions for provisions for	provisions for Stage 3
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Of which: SME Retail Of which: SME Secured by mortgages on immovable property Of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which exposure guaranteed	Stage 3 Stock o	for provisions for provisions for	erage Ratio - Stage 3 exposure Stage 1 exposure exposure guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3 Stage 3 Stock of provisions which	or provisions for provisions for	verage Ratio - Stage 1 expo Stage 3 exposure gua	osure, of Stage 2 exposure which exposure guarant	e, of Stage 3 h Stage 3 which	provisions for provisions for	provisions for Stage 3
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Central banks Central powernments Central governments Regional governments or local authorities Public sector entities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Retail Retail Retail Rems associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Row Num Row Row Num Row Num Row Row Num Row Row Row Row Num Row Row Row Row Num Row Row Row Row Row Row Row Row Row Ro	Stage 1 exposure Stage 1 exposure O O O O O O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure exposure exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	erage Ratio - Stage 1 exposure Stage 1 exposure Stage 1 exposure O O O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure Stage 2 exposure, of which guaranteed amount 0	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O	provisions for Stage 2 exposure Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	rerage Ratio - Stage 1 exposure Stage 3 exposure Stage 1 exposure O O O O O O O O O O O O O	Stage 2 exposure which ranteed mount	Stage 3 exposure Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 31/12/2023 Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure O O O O O Stock of provisions for Stage 2 exposure	Stage 3 exposure Coverage Ratio - Stage 3 exposure 0 - 0 - 0 - 0 - 0 - Coverage Ratio - Stage 3 exposure
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Central banks Central governments	Stage 1 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed amount 0 0 0 Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of which guaranteed amount 0 0 0 Stage 2 exposure, of which guaranteed amount Stage 2 exposure, of of which guaranteed amount Stage 2 exposure Stage 2 exposure, of of which guaranteed amount Stage 2 exposure O 0 0 0 O 0 0 0 O 0 0 0 O 0 0 0 O 0 0 0 0	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount 0	for Stage 2 exposure	erage Ratio - Stage 1 exposure	Stage 2 exposure which guaranteed amount O	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure stage 3 exposure sta	rerage Ratio - Stage 1 exposure	Stage 2 exposure which ranteed mount Stage 2 exposure O	Stage 3 exposure evaposure Stage 3 exposure, of which guaranteed amount 0	Stage 1 exposure O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
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199 Central banks Central governments or local authorities	Stage 1 exposure which guaranteed amount 0 0 0 0 0 0 0 0 0 Stage 1 exposure, of which guaranteed amount Stage 1 exposure, of which guaranteed guaranteed guaranteed Stage 1 exposure, of which guaranteed guaranteed	Stage 2 exposure dependent amount exposure exposure exposure, of which guaranteed amount exposure, of which guaranteed amount exposure exposure exposure exposure exposure exposure exposure exposure, of which guaranteed amount exposure exposure exposure exposure exposure, of exposure exposure exposure, of which guaranteed exposure, of which guaranteed exposure, of exposure exposure exposure, of exposure exposure, of guaranteed exposure expos	Stage 3 exposure, of which guaranteed amount 0 0 0 0 0 0 0 0 0 31/12/2021 Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount Stage 3 exposure, of which guaranteed amount 0	for Stage 2 exposure	erage Ratio - Stage 1 exposure	Stage 2 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O	Stage 3 exposure Stage 3 exposure, of which guaranteed amount O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	or Stage 2 exposure exposure exposure exposure Stock of provisions for Stage 2 exposure Stock of provisions for Stage 2 exposure O O O O O O O O O O O O O O O O O O O	rerage Ratio - Stage 1 exposure gua at the stage 3 exposure gua at the stage 1 exposure gua at the stage 3 exposur	sage 1 sure, of which ranteed mount Stage 2 exposure O O O O O O Stage 1 Stage 2 exposure O O O O Stage 1 Stage 2 exposure O O O O O O O O Stage 1 Stage 2 exposure O O O O O Stage 1 Stage 2 exposure Which ranteed mount O O O O O Stage 2 exposure Which ranteed O O O O O Stage 2 exposure Which guarant amount O O O O O O O O O O Stage 2 exposure Which guarant amount Stage 2 exposure Which guarant amount O O O O O O O O O O O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount 31/12/2023 22 e, of heed nt 31/12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure O - O - O - O - Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
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2021 EU-wide Stress Test: Securitisations

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	658						
3	Exposure values	SEC-ERBA	492						
4		SEC-IAA	0						
5		Total	1,150						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	96	102	107	113	143	174	217
8	REA	SEC-ERBA	669	824	815	819	1,883	2,198	2,315
9	KEA	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

		1	2	3	4	5	6	7
		Actual		Baseline scenario	0		Adverse scenario	
owN um	(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

			7 db Group pic	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ad	verse Scenario	
RowN				01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
um			OWN FUNDS (mln EUR,%)	01/01/2010		11,862		10,593	10,881		7,891
2		A.1			12,680	•	•	-	•	9,435	*
2			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	
5		A.1.2	Retained earnings		12,944	13,032		12,743	11,915	10,925	9,954
6		A.1.3	Accumulated other comprehensive income		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		n	-2	-23	-137	-7	-23	-142
			regards minimum loss coverage for non-performing exposures ("NPL calendar")		ŭ			13,			
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		A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-317	-317	-317	-317	-317	-317	-317
	OWN FUNDS	A.1.21			-517	-517	-517	-517	-517	-517	-517
31			CET1 capital elements or deductions - other		0		220	0	642	640	
32		A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at		-884	-355	-329	-309	-643	-648	-619
33		A.1.22.1	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	343	343	343	343	343	343	343	343
34		A.1.22.2	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
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		_,s		0	n	,	, n	
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	•	1,516	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
30		ATTI			1,323	1,323	1,323	1,323	1,323	1,323	
57		A.4.2	Other Tier 2 Capital components and deductions		131	n	0	n	102	122	131
					-01	J					-32
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		n	n	0	n	0	0	n
					Ü		<u> </u>	Ĭ	<u> </u>	<u> </u>	



2021 EU-wide Stress Test: Capital

			AIB Group pic	1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario		Ac	lverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		52,579	53,885	54,142	54,319	53,953	54,457	54,858
62	TOTAL RISK EXPOSURE AMOUNT	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		C.1	Common Equity Tier 1 Capital ratio		18.94%	17.09%	15.94%	14.66%	15.20%	12.45%	9.59%
65	CAPITAL RATIOS (%) Transitional period	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		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		8,183	8,229	8,004	7,690	6,927	5,915	4,826
68	Fully loaded CAPITAL	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		E.1	Common Equity Tier 1 Capital ratio		15.56%	15.27%	14.78%	14.16%	12.84%	10.86%	8.80%
71	CAPITAL RATIOS (%) Fully loaded	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		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	Memorandum items	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		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	Townsial and another a	P.3	O-SII buffer		1.00%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
83	Transitional combined buffer requirements (%)	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		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	Pillar 2 (%)	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

		1	2	3	4	5	6	7
	<u></u>	Actual		Baseline scenario			Adverse scenario	
Rov un	owN um (mln	JR) 31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1 Net interest income	1,872	1,740	1,686	1,612	1,630	1,551	1,444
2	2 Interest income	2,127	2,053	1,970	1,880	2,042	1,944	1,821
3	3 Interest expense	-255	-313	-284	-268	-412	-393	-377
4	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	9 Total operating income, net	2,366	2,121	2,067	1,993	1,804	1,843	1,736
10	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 14 Profit or (-) loss after tax from discontinued operations	190	-78	0	0	0	0	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	17 Attributable to owners of the parent net of estimated dividends	-768	88	-135	-154	-1,028	-990	-971
18	18 Memo row: Impact of one-off adjustments		18	18	18	18	18	18
19	19 Total post-tax MDA-related adjustment		0	0	0	0	0	65



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
Row um	Issuance of CET 1 Instruments 01 January to 31 March 2021	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

um	Net issuance of Additional Her 1 and Her 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

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