



2023 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

2023 EU-wide Transparency Exercise

Key Metrics

AIB Group plc

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	9,418	9,944	9,252	9,663	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,154	9,533	9,048	9,430	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	10,531	11,057	10,365	10,776	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	10,267	10,646	10,161	10,543	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	12,057	12,582	11,894	12,323	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,930	12,305	11,826	12,214	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	56,979	55,558	58,020	58,724	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,815	55,333	57,903	58,582	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.53%	17.90%	15.95%	16.45%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.11%	17.23%	15.63%	16.10%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.48%	19.90%	17.87%	18.35%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.07%	19.24%	17.55%	18.00%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.16%	22.65%	20.50%	20.99%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.00%	22.24%	20.42%	20.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	139,078	133,971	132,725	135,197	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.57%	8.25%	7.81%	7.97%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

AIB Group plc

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	10,531	11,057	10,365	10,776	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	9,728	10,115	9,895	10,286	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	139,078	133,971	132,725	135,197	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	138,160	132,968	132,191	134,675	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.57%	8.25%	7.81%	7.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.04%	7.61%	7.49%	7.64%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	12,057	12,982	11,894	12,323	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,418	9,944	9,252	9,663	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,666	1,666	1,666	1,632	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	13,428	13,829	13,614	13,886	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	-2,033	-2,077	-1,867	-1,991	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-2,405	-2,445	-2,437	-2,405	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	1,422	1,429	1,172	1,344	C 01.00 (0250,0000)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-563	-537	-529	-539	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	-2,759	-2,724	-2,724	-2,639	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-54	-12	-21	-20	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(36), 36(1) point (i) and 89 to 91 of CRR. Articles 36(1) point (i), 24(1) point (b), 24(2) point (b) and 258 of CRR. Articles 36(1) point (i), 24(1) point (b) and 258 of CRR. Articles 36(1) point (i), 24(1) point (b) and 258 of CRR. Articles 36(1) point (i), 24(1) point (b) and 258 of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (i) (ii), 24(1) point (b), 24(2) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(27), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(27), 36(1) point (b), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-3	-12	-3	-3	C 01.00 (0520,0000)	Articles 36(1) point (a) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Articles 36(1) point (a) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Articles 36(1) point (a) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-85	-115	-89	-92	C 01.00 (0524,0000)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	803	942	470	490	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0526,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	803	942	470	490	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,113	1,113	1,113	1,113	C 01.00 (0530,0000)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital Instruments	1,113	1,113	1,113	1,113	C 01.00 (0540,0000) + C 01.00 (0542,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0570,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000) + C 01.00 (0577,0000) + C 01.00 (0578,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0580,0000) + C 01.00 (0582,0000) + C 01.00 (0575,0000) + C 01.00 (0576,0000)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	10,531	11,057	10,365	10,776	C 01.00 (0000,0000)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,526	1,525	1,528	1,548	C 01.00 (0700,0000)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,528	1,527	1,529	1,527	C 01.00 (0700,0000) + C 01.00 (0700,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	138	135	137	145	C 01.00 (0900,0000) + C 01.00 (0902,0000) + C 01.00 (0903,0000) + C 01.00 (0904,0000) + C 01.00 (0905,0000) + C 01.00 (0906,0000) + C 01.00 (0907,0000) + C 01.00 (0908,0000) + C 01.00 (0909,0000)	-	
A.4.3	Tier 2 transitional adjustments	-141	-137	-136	-125	C 01.00 (0900,0000) + C 01.00 (0902,0000) + C 01.00 (0903,0000) + C 01.00 (0904,0000)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	56,979	55,598	58,020	58,724	C 02.00 (0000,0000)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	164	225	117	142	C 01.00 (0000,0000)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	-	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.53%	17.90%	15.95%	16.45%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.48%	19.90%	17.87%	18.35%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.16%	22.65%	20.50%	20.99%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	8,615	9,002	8,782	9,173	CA3 (4)	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.16%	16.27%	15.17%	15.66%	CA3 (5)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	265	411	205	232	CA3 (6)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	-138	-135	-137	-123	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	164	225	117	142	C 01.00 (0440,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on banks' supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2023 EU-wide Transparency Exercise

Overview of Risk exposure amounts

AIB Group plc

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	47,733	47,561	48,513	49,959	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	25,576	25,901	26,537	26,713	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	16,784	16,338	16,663	16,907	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	5,367	5,316	5,307	6,334	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	1,087	1,014	1,166	1,143	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	103	77	91	104	C 02.00 (r0640, c0010)
Settlement risk	3	2	2	4	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	942	939	942	957	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	345	291	275	339	C 02.00 (r0520, c0010)
Of which the standardised approach	345	291	275	339	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,211	4,302	4,302	4,302	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	4,211	4,302	4,302	4,302	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,556	1,372	2,729	1,916	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	56,979	55,558	58,020	58,724	

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

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

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P&L
AIB Group plc

(m€ EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	1,685	2,512	971	2,080
Of which debt securities income	147	216	79	161
Of which loans and advances income	1,336	1,929	683	1,453
Interest expenses	243	353	139	308
(Of which deposits expenses)	37	67	37	89
(Of which debt securities issued expenses)	106	198	72	146
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	1
Net Fee and commission income	417	571	142	297
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	38	38	0	-16
Gains or (-) losses on financial assets and liabilities held for trading, net	66	20	61	113
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	102	102	11	18
Gains or (-) losses from hedge accounting, net	27	20	-12	-6
Exchange differences (gain or (-) loss), net	-1	1	0	-2
Net other operating income / (expenses)	5	4	5	12
TOTAL OPERATING INCOME, NET	2,098	2,918	1,039	2,189
(Administrative expenses)	1,177	1,622	397	845
(Cash contributions to resolution funds and deposit guarantee schemes)	38	93	0	67
(Depreciation)	212	284	71	140
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	51	0	101	45
(Payment commitments to resolution funds and deposit guarantee schemes)	50	0	107	59
(Commitments and guarantees given)	1	0	-6	-13
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ²	0	-18	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-266	7	18	105
(Financial assets at fair value through other comprehensive income)	0	0	0	9
(Financial assets at amortised cost)	-266	7	18	95
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	34	46	0	1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	14	12	0	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	4	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	865	882	452	988
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	754	767	389	855
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	754	767	389	855
Of which attributable to owners of the parent	753	769	390	856

¹ Information available only as of end of the year

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

2023 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

AIB Group plc

(m€ EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	45,815				38,426				36,085				36,486				IAS 1.54 (i)	
Financial assets held for trading	758	10	658	90	654	8	558	88	705	61	459	185	814	88	521	206	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	514	18	0	496	552	18	0	534	555	17	0	539	503	15	0	488	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	12,128	12,107	21	0	11,945	11,930	15	0	11,574	11,559	15	0	11,979	11,915	65	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	66,831				71,161				72,978				74,601				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	1,874	0	1,874	0	1,865	0	1,865	0	1,698	0	1,698	0	1,762	0	1,762	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(e); IFRS 9.6.5.8	
Other assets ¹	4,920				5,131				5,477				5,129					
TOTAL ASSETS	134,838				129,735				129,073				131,275				IAS 1.9(e); ICG 6	

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

(m€ EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	12,130	0	0	-2	0	0	11,948	0	0	-2	0	0	11,576	0	0	-2	0	0	11,963	27	0	-12	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	4,633	10	0	-1	-2	0	4,150	10	0	-1	-2	0	4,273	10	0	-1	-2	0	4,324	10	0	-1	-2	0	Annex V.Part 1.31, 44(b)
	Loans and advances	57,039	6,329	2,170	-203	-582	-643	60,484	6,052	2,000	-264	-646	-700	61,768	6,493	1,944	-269	-648	-668	61,605	8,289	1,934	-230	-698	-706	Annex V.Part 1.32, 44(a)

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

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

AIB Group plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	802	603	567	655	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	117,590	112,776	111,500	113,419	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,479	2,383	2,057	2,427	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	465	355	313	289	IAS 37.10; IAS 1.54(l)
Tax liabilities	36	29	29	35	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	1,099	1,323	1,740	1,657	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	122,470	117,469	116,207	118,483	IAS 1.9(b);IG 6
TOTAL EQUITY	12,368	12,266	12,866	12,792	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	134,838	129,735	129,073	131,275	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

AIB Group plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		3,277	2,982	2,594	3,029	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	4	4	31	53	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	10,156	301	306	317	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	13	17	19	11	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,529	1,640	1,651	1,734	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,487	1,599	1,580	1,656	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,634	1,375	675	1,110	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	462	244	246	226	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	3,567	3,745	3,552	3,554	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	3,192	3,418	3,222	3,238	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	26,714	29,731	28,331	28,873	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	26,102	28,913	27,312	27,801	ECB/2013/33 Annex 2.Part 2.9.1
	Households	65,224	67,020	68,473	69,392	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	61,124	62,855	64,080	64,735	Annex V.Part 1.42(f), 44(c)
Debt securities issued		8,470	8,706	8,260	8,198	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		1,574	1,575	1,585	1,568	Annex V.Part 1.37
Other financial liabilities		295	257	252	243	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		120,871	115,762	114,125	116,501	

2023 EU-wide Transparency Exercise
Market Risk
AIB Group plc

	5A		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022									
Traded Debt Instruments	326	276	0	0	0	0						0	0	0	0							0
Of which: General risk	285	237	0	0	0	0						0	0	0	0							0
Of which: Specific risk	36	36	0	0	0	0						0	0	0	0							0
Equities	20	15	0	0	0	0						0	0	0	0							0
Of which: General risk	6	4	0	0	0	0						0	0	0	0							0
Of which: Specific risk	14	11	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	345	291	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023									
Traded Debt Instruments	242	311	0	0	0	0						0	0	0	0							0
Of which: General risk	191	260	0	0	0	0						0	0	0	0							0
Of which: Specific risk	48	48	0	0	0	0						0	0	0	0							0
Equities	32	28	0	0	0	0						0	0	0	0							0
Of which: General risk	6	5	0	0	0	0						0	0	0	0							0
Of which: Specific risk	26	23	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	275	339	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data	Central governments or central banks	41,821	42,451	507		37,854	38,211	437	
	Regional governments or local authorities	278	5	1		284	4	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,182	3,182	20		3,089	3,089	71	
	Corporates	10,129	7,183	6,790		10,029	7,144	6,802	
	of which: SME	3,657	2,655	2,462		3,567	2,744	2,443	
	Retail	6,673	4,231	2,934		6,721	4,244	2,949	
	of which: SME	2,977	1,471	874		3,062	1,458	856	
	Secured by mortgages on immovable property	18,956	17,956	10,231		19,543	18,495	10,524	
	of which: SME	3,358	3,246	3,072		3,312	3,186	3,056	
	Exposures in default	1,758	1,199	1,584	475	1,590	1,021	1,217	481
	Items associated with particular high risk	1,787	1,377	2,066		1,770	1,287	1,946	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	265	265	461		271	271	477		
Other exposures	8,656	8,655	1,199		8,468	8,467	1,228		
Standardised Total^d	88,749	79,597	25,782	920	85,707	76,428	25,122	1,007	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

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

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
IRELAND	Central governments or central banks	11,823	12,009	121		17,777	18,003	611	
	Regional governments or local authorities	278	5	1		284	4	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,387	1,387	20		1,325	1,325	27	
	Corporates	3,938	2,335	2,195		3,976	2,307	2,218	
	of which: SME	1,239	872	732		1,426	855	855	
	Retail	8,185	4,033	2,793		8,233	4,084	2,833	
	of which: SME	2,850	1,440	851		2,883	1,450	859	
	Secured by mortgages on immovable property	15,261	14,577	7,882		15,658	14,986	8,124	
	of which: SME	2,502	2,433	2,349		2,282	2,194	2,152	
	Exposures in default	1,125	894	1,109	385	1,021	628	795	351
	Items associated with particular high risk	1,423	1,082	1,639		1,427	1,011	1,516	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	265	265	461		271	271	477		
Other exposures	8,279	8,278	1,007		8,838	8,837	1,143		
Standardised Total^d	42,749	42,749	15,749	677	42,749	42,749	15,749	702	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
UNITED KINGDOM	Central governments or central banks	65	279	181		107	209	249	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		3	3	1	
	Corporates	5,681	4,437	4,127		5,631	4,461	4,280	
	of which: SME	2,307	1,943	1,732		2,126	1,773	1,596	
	Retail	480	388	138		461	359	112	
	of which: SME	126	99	39		117	77	18	
	Secured by mortgages on immovable property	3,024	2,761	1,755		3,112	2,792	1,706	
	of which: SME	1,261	1,026	684		1,288	1,026	624	
	Exposures in default	455	327	436	83	381	246	307	63
	Items associated with particular high risk	311	223	388		301	226	326	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	26	26	16		26	26	16		
Standardised Total^d	9,521	9,521	6,121	223	9,521	9,521	6,121	244	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
FRANCE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,781	1,781	24		1,715	1,715	24	
	Corporates	90	73	73		128	93	93	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	225	209	207		186	152	152	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^d	1,781	1,781	24	0	1,715	1,715	24	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
UNITED STATES	Central governments or central banks	9	9	23		7	7	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		2	2	0	
	Corporates	138	107	104		91	61	61	
	of which: SME	1	1	1		1	1	1	
	Retail	7	7	7		7	7	7	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particular high risk	31	30	40		31	31	52	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^d	149	149	167	0	148	148	177	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	64	57	57	0	67	59	59	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	53	43	43	0	50	41	41	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	2	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽²⁾									

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	15,498	15,674	479		15,740	16,093	895	
	Regional governments or local authorities	288	0	1		289	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	98	0		0	115	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,762	2,762	664		3,211	3,211	86	
	Corporates	9,999	7,180	6,868		10,484	7,450	7,012	
	of which: SME	1,468	2,664	2,376		3,796	2,657	2,522	
	Retail	8,659	4,321	3,003		9,141	4,559	3,166	
	of which: SME	3,042	1,524	912		3,159	1,514	966	
	Secured by mortgages on immovable property	19,911	18,781	10,776		20,337	19,042	10,779	
	of which: SME	3,675	3,693	3,570		4,053	3,868	3,707	
	Exposures in default	1,532	1,052	1,203		1,655	1,021	1,216	
	Items associated with particularly high risk	1,536	1,172	1,758	469	1,647	1,218	1,826	505
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	321	321	620		326	326	635		
Other exposures	3,123	3,123	1,133		3,246	3,246	1,263		
Standardised Total ²	83,192	73,993	26,768	995	85,073	75,334	26,899	1,080	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
IRELAND	(in EUR, %)								
	Central governments or central banks	35,379	35,594	615		35,618	35,818	562	
	Regional governments or local authorities	288	0	1		289	7	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,241	1,241	26		1,471	1,471	49	
	Corporates	3,976	2,327	2,203		4,454	2,600	2,419	
	of which: SME	1,494	923	852		1,624	1,024	1,029	
	Retail	6,375	4,160	2,884		6,668	4,407	3,055	
	of which: SME	2,927	1,561	892		3,046	1,585	941	
	Secured by mortgages on immovable property	15,895	15,102	8,209		16,139	15,313	8,238	
	of which: SME	2,772	2,619	2,577		2,883	2,727	2,666	
	Exposures in default	1,051	810	810	350	1,110	865	799	
	Items associated with particularly high risk	1,132	849	1,273		1,262	914	1,371	392
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	321	321	620		326	326	635		
Other exposures	1,792	1,789	1,206		1,763	1,763	1,031		
Standardised Total ²	55,179	55,179	19,206	702	55,179	55,179	19,206	776	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	103	273	249		120	209	209	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	6,656	4,564	4,372		6,633	4,545	4,284	
	of which: SME	2,062	1,741	1,572		1,970	1,658	1,493	
	Retail	498	923	92		496	946	107	
	of which: SME	113	159	114		111	156	107	
	Secured by mortgages on immovable property	3,175	2,870	1,799		3,384	3,059	1,925	
	of which: SME	784	795	684		795	812	729	
	Exposures in default	318	196	248	81	314	217	293	61
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	65	65	36		64	64	34		
Standardised Total ²	8,165	8,165	8,165	236	8,165	8,165	8,165	224	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
FRANCE	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,520	1,520	30		1,737	1,737	35	
	Corporates	90	74	74		90	76	76	
	of which: SME	1,404	923	92		1,624	1,198	1,029	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	225	125	124		225	103	102	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	1	1	1	0	1	1	1	0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
UNITED STATES	(in EUR, %)								
	Central governments or central banks	7	7	15		6	6	15	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	1		3	3	1	
	Corporates	1	1	0		1	1	1	
	of which: SME	1	1	0		1	1	1	
	Retail	1	1	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	90	49	18		52	50	18	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	42	63	0	2	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2	2	2		2	2	2		
Standardised Total ²	1	1	1	0	1	1	1	0	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
SPAIN	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				2				6	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CANADA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	2	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				6	

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	50	43	43	0	50	43	43	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				6	

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)											
	Central banks and central governments	10,516	0	10,059	370	0	7,717	0	5,077	536	0	1
	Institutions	22,566	0	22,344	2,648	0	24,207	0	24,012	2,478	0	1
	Corporates	17,381	394	15,344	14,247	0	17,359	394	15,259	14,119	0	569
	Corporates - Of Which: Specialised Lending	2,084	29	1,941	1,834	0	2,230	27	2,083	1,672	0	36
	Corporates - Of Which: SME	3,075	264	2,495	2,563	0	3,599	231	2,219	2,235	0	174
	Retail	19,175	264	18,813	5,367	397	19,290	250	19,000	5,316	363	125
	Retail - Secured on real estate property	19,175	264	18,813	5,367	397	19,290	250	19,000	5,316	363	125
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19,175	264	18,813	5,367	397	19,290	250	19,000	5,316	363	125
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³				23,038					22,453			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) 28 Total does not include the Securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
IRELAND	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	231	0	226	155	0	146	0	141	91	0	0
	Corporates	11,080	361	9,331	8,002	357	11,224	343	9,329	8,254	0	394
	Corporates - Of Which: Specialised Lending	902	29	826	530	0	906	27	840	537	0	34
	Corporates - Of Which: SME	3,014	244	2,437	2,513	0	3,457	233	2,151	2,175	0	170
	Retail	19,132	264	18,770	5,311	395	19,247	249	18,960	5,298	364	124
	Retail - Secured on real estate property	19,132	264	18,770	5,311	395	19,247	249	18,960	5,298	364	124
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	19,132	264	18,770	5,311	395	19,247	249	18,960	5,298	364	124
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED KINGDOM	(in EUR, %)											
	Central banks and central governments	5,305	0	5,305	241	0	4,853	0	4,853	221	0	0
	Institutions	8,349	0	8,388	850	0	9,376	0	9,026	781	0	0
	Corporates	1,061	0	996	815	0	1,177	0	1,102	932	0	10
	Corporates - Of Which: Specialised Lending	306	0	455	247	0	1	576	0	633	439	1
	Corporates - Of Which: SME	52	0	51	45	0	3	62	0	61	53	0
	Retail	20	0	20	8	1	19	0	19	9	1	0
	Retail - Secured on real estate property	20	0	20	8	1	19	0	19	9	1	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	20	0	20	8	1	19	0	19	9	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FRANCE	(in EUR, %)											
	Central banks and central governments	413	0	419	19	0	404	0	410	19	0	0
	Institutions	6,000	0	6,000	316	0	6,463	0	6,280	320	0	0
	Corporates	541	0	513	502	0	7	532	498	482	0	8
	Corporates - Of Which: Specialised Lending	71	0	70	42	0	67	0	67	40	0	0
	Corporates - Of Which: SME	2	0	0	0	0	1	0	0	0	0	0
	Retail	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
UNITED STATES	(in EUR, %)											
	Central banks and central governments	539	0	539	25	0	671	0	671	31	0	0
	Institutions	114	0	112	55	0	95	0	93	49	0	0
	Corporates	2,286	9	2,264	2,729	0	2,115	19	2,079	2,302	0	68
	Corporates - Of Which: Specialised Lending	117	0	110	78	0	206	0	184	126	0	0
	Corporates - Of Which: SME	9	0	9	3	0	8	0	8	4	0	0
	Retail	9	0	9	3	0	8	0	8	4	0	0
	Retail - Secured on real estate property	9	0	9	3	0	8	0	8	4	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	0	9	3	0	8	0	8	4	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ³												

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
SPAIN	Central banks and central governments	813	0	813	139	0	0	793	0	793	135	0	0
	Institutions	146	0	146	27	0	0	120	0	120	24	0	0
	Corporates	222	0	222	175	0	3	223	0	221	188	0	3
	Corporates - Of Which: Specialised Lending	186	0	186	52	0	0	182	0	182	50	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
CANADA	Central banks and central governments	370	0	370	17	0	0	355	0	355	16	0	0
	Institutions	1,642	0	1,642	155	0	0	1,583	0	1,593	139	0	0
	Corporates	161	12	161	171	0	8	135	11	135	141	8	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	1	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted						
GERMANY	Central banks and central governments	30	0	30	0	0	0	9	0	9	0	0	0
	Institutions	2,903	0	2,923	251	0	0	2,928	0	2,940	227	0	0
	Corporates	260	1	255	237	0	4	255	1	249	215	0	4
	Corporates - Of Which: Specialised Lending	40	0	40	17	0	0	38	0	37	15	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	0
IRB Total													

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	2,278	0	7,643	556	2,278	0	7,528	499	0	
	Institutions	24,249	0	24,027	2,608	23,782	0	23,598	2,630	11	
	Corporates	17,502	363	15,996	14,494	15,912	314	15,912	14,746	999	
	Corporates - Of Which: Specialised Lending	2,446	0	2,278	1,651	2,622	0	2,461	1,757	125	
	Corporates - Of Which: SME	2,758	211	2,131	2,220	2,737	285	2,096	2,153	167	
	Retail	19,268	238	18,994	5,307	19,461	239	19,083	6,234	528	
	Retail - Secured on real estate property	19,268	238	18,994	5,307	19,461	239	19,083	6,234	528	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19,268	238	18,994	5,307	19,461	239	19,083	6,234	528	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total ³				22,911				24,204			

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2013 exercise.

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	254	0	249	155	240	0	235	223	0	
	Corporates	11,291	325	9,624	8,490	11,211	285	9,527	8,697	300	
	Corporates - Of Which: Specialised Lending	939	0	862	599	10	963	0	884	582	
	Corporates - Of Which: SME	2,695	211	2,088	2,140	162	2,099	285	2,056	2,087	
	Retail	19,226	237	18,953	5,288	19,361	237	19,043	6,313	524	
	Retail - Secured on real estate property	19,226	237	18,953	5,288	19,361	237	19,043	6,313	524	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	19,226	237	18,953	5,288	19,361	237	19,043	6,313	524	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	Central banks and central governments	4,243	0	4,246	393	4,251	0	4,251	393	0	
	Institutions	6,413	0	6,666	895	6,469	0	6,969	892	0	
	Corporates	1,375	0	1,294	1,199	0	1,438	0	1,348	1,235	
	Corporates - Of Which: Specialised Lending	702	0	643	595	0	770	0	703	602	
	Corporates - Of Which: SME	56	0	55	51	0	25	0	24	31	
	Retail	18	1	18	9	1	17	1	17	11	
	Retail - Secured on real estate property	18	1	18	9	1	17	1	17	11	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	18	1	18	9	1	17	1	17	11	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FRANCE	Central banks and central governments	428	0	434	20	437	0	424	19	0	
	Institutions	4,489	0	4,214	576	4,507	0	3,891	586	0	
	Corporates	503	0	476	423	0	514	0	486	458	
	Corporates - Of Which: Specialised Lending	68	0	67	40	0	65	0	64	38	
	Corporates - Of Which: SME	4	0	4	0	0	15	0	703	671	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED STATES	Central banks and central governments	525	0	525	28	514	0	514	23	0	
	Institutions	110	0	96	47	0	0	108	52	0	
	Corporates	2,104	16	2,027	2,271	65	2,093	13	2,253	2,231	
	Corporates - Of Which: Specialised Lending	256	0	232	156	0	368	0	343	243	
	Corporates - Of Which: SME	8	0	8	4	1	8	1	8	4	
	Retail	8	0	8	4	1	8	1	8	4	
	Retail - Secured on real estate property	8	0	8	4	1	8	1	8	4	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	4	1	8	1	8	4	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	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		
Equity	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total											

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defined		Of which: defined		Of which: defined		Of which: defined					
SPAIN	Central banks and central governments	763	0	763	130	0	0	732	0	732	125	0	0
	Institutions	190	0	190	94	0	0	1,295	0	1,295	104	0	0
	Corporates	197	0	196	156	0	4	183	0	183	144	0	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	197	0	196	156	0	4	183	0	183	144	0	2
	Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defined		Of which: defined		Of which: defined		Of which: defined					
CANADA	Central banks and central governments	397	0	397	18	0	0	416	0	416	19	0	0
	Institutions	1,948	0	1,351	142	0	0	1,443	0	1,442	147	0	2
	Corporates	157	11	150	168	0	11	134	5	134	157	0	7
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	157	11	150	168	0	11	134	5	134	157	0	7
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		Of which: defined		Of which: defined		Of which: defined		Of which: defined					
GERMANY	Central banks and central governments	9	0	9	0	0	0	9	0	9	0	0	0
	Institutions	2,895	0	2,924	156	0	0	1,995	0	1,609	97	0	0
	Corporates	255	1	249	213	0	4	247	1	240	216	0	4
	Corporates - Of Which: Specialised Lending	38	0	37	16	0	0	35	0	34	14	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AIB Group plc

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Others														
[3M - 1Y]		45	45	0	0	45	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		60	60	0	0	39	21	0	0	0	0	0	0	0	0
[10Y - more]	301	301	0	0	301	0	0	0	0	0	0	0	0	0	
Total	406	406	0	0	385	21	0	0	0	0	0	0	0	0	18

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
AIB Group plc

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ²			Of which performing but past due >30 days and <90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ²		
			Of which: defaulted	Of which Stage 3 ⁴				Of which Stage 3 ⁴					Of which: defaulted	Of which Stage 3 ⁴			Of which Stage 3 ⁴			
Cash balances at central banks and other demand deposits	45,283	0	0	0	0	0	0	0	0	37,853	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	16,774	0	0	0	0	5	0	0	0	16,108	0	0	0	0	5	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,756	0	0	0	0	1	0	0	0	7,082	0	0	0	0	1	0	0	0		
Credit institutions	6,080	0	0	0	0	1	0	0	0	6,027	0	0	0	0	1	0	0	0		
Other financial corporations	2,222	0	0	0	0	0	0	0	0	2,243	0	0	0	0	0	0	0	0		
Non-financial corporations	718	0	0	0	0	2	0	0	0	697	0	0	0	0	2	0	0	0		
Loans and advances (including at amortised cost and fair value)	65,869	42	2,363	2,363	2,170	785	653	643	1,417	68,873	58	2,175	2,175	2,000	910	709	700	1,240		
Central banks	268	0	0	0	0	0	0	0	0	262	0	0	0	0	0	0	0	0		
General governments	83	0	0	0	0	0	0	0	0	83	0	0	0	0	0	0	0	0		
Credit institutions	4,021	0	0	0	0	0	0	0	0	6,291	0	0	0	0	0	0	0	0		
Other financial corporations	1,574	0	1	1	1	27	0	0	1	1,803	0	170	170	16	35	15	15	155		
Non-financial corporations	26,178	10	1,202	1,202	1,085	620	245	245	822	25,106	10	977	977	977	701	307	307	537		
of which: small and medium-sized enterprises	10,437	10	790	790	790	286	164	164	547	10,164	18	713	713	713	315	204	204	455		
of which: Loans collateralised by commercial immovable property	7,558	0	859	859	692	250	115	115	732	7,245	14	568	568	568	268	135	135	307		
Households	34,745	32	1,110	1,110	1,085	128	408	398	594	35,329	39	1,028	1,028	1,007	173	387	376	548		
of which: Loans collateralised by residential immovable property	28,179	14	652	652	633	39	189	182	461	28,824	20	631	631	614	79	195	188	435		
of which: Credit for consumption	2,710	14	206	206	206	61	135	135	10	2,733	14	180	180	179	62	114	114	9		
NET INSTRUMENTS other than HFT	127,925	42	2,363	2,363	2,170	790	653	643	1,417	122,834	58	2,175	2,175	2,000	915	709	700	1,240		
OFF-BALANCE SHEET EXPOSURES	15,895		112	112	111	60	18	18	0	15,863		100	100	100	60	17	17	0		

¹ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

² Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRB framework (template F 16.02 / F 19.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
AIB Group plc

	As of 31/03/2023										As of 30/06/2023														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*								
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽¹⁾			On performing exposures ⁽²⁾		On non-performing exposures ⁽²⁾						
			Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾					Of which: defaulted	Of which Stage 3 ⁽³⁾			Of which Stage 3 ⁽³⁾				Of which Stage 3 ⁽³⁾					
Cash balances at central banks and other demand deposits	35,615	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	15,860	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,421	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	6,350	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,323	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	795	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	70,536	110	2,119	2,119	1,944	916	677	668	1,199	72,691	80	2,106	2,106	1,934	929	714	706	1,142							
Central banks	265	0	0	0	0	0	0	0	0	262	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	77	0	0	0	0	0	0	0	0	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	7,215	0	0	0	0	0	0	0	0	7,533	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2,256	0	170	170	16	37	15	15	15	2,437	0	169	169	16	13	15	15	15	15	15	15	15	15	15	15
Non-financial corporations	25,342	62	913	913	913	700	278	278	475	26,022	38	927	927	927	728	305	305	452							
of which: small and medium-sized enterprises	10,527	52	736	736	736	315	208	208	442	10,854	21	804	804	804	325	254	254	424							
of which: Loans collateralised by commercial immovable property	7,138	29	523	523	523	258	119	119	396	7,169	26	493	493	493	266	138	138	346							
Households	35,382	48	1,035	1,035	1,014	179	383	374	569	35,754	41	1,010	1,010	991	184	393	385	537							
of which: Loans collateralised by residential immovable property	28,301	28	625	625	610	80	195	190	428	29,588	24	618	618	604	80	192	187	424							
of which: Credit for consumption	2,733	13	175	175	175	65	113	113	8	1,732	6	97	97	97	38	62	62	62	4	4	4	4	4	4	
DEBT INSTRUMENTS other than HFT	122,010	110	2,119	2,119	1,944	922	677	668	1,199	124,264	80	2,106	2,106	1,934	943	714	706	1,142							
OFF-BALANCE SHEET EXPOSURES	15,934	0	0	0	0	55	16	16	0	16,628	0	0	0	0	49	15	15	0							

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

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

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (Annexes F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

AIB Group plc

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,683	1,503	707	324	2,587	1,037	3,408	1,398	752	388	2,335	921
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	51	0	22	0	1	0	220	169	39	15	155	154
Non-financial corporations	2,540	857	455	110	1,796	647	2,205	629	492	168	1,483	408
of which: small and medium-sized enterprises	1,301	506	219	69	965		1,163	461	255	116	682	
Households	1,092	646	230	214	790	390	982	600	221	206	697	358
DEBT INSTRUMENTS other than HFT	3,683	1,503	707	324	2,587		3,408	1,398	752	388	2,335	
Loan commitments given	151	21	15	0	0	0	146	20	14	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

AIB Group plc

	As of 31/03/2023				As of 30/06/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,992	1,306	672	368	2,006	841	2,418	1,223	544	358	1,575	799
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	221	170	39	15	155	155	169	168	15	15	153	153
Non-financial corporations	1,851	557	419	152	1,197	335	1,382	511	324	150	806	319
of which: small and medium-sized enterprises	1,020	478	218	122	688		928	476	208	138	610	
Households	919	579	214	200	654	351	868	544	206	193	615	327
DEBT INSTRUMENTS other than HFT	2,992	1,306	672	368	2,006		2,418	1,223	544	358	1,575	
Loan commitments given	144	18	15	0	0	0	97	20	8	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 AIB Group plc

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	657	30	30	657	16	0	686	30	30	686	26	0	686	67	67	686	33	0	733	59	59	733	36	0
B Mining and quarrying	29	1	1	29	1	0	30	1	1	30	1	0	33	1	1	33	1	0	35	1	1	35	1	0
C Manufacturing	2,910	63	63	2,910	76	0	2,839	70	70	2,839	86	0	2,812	62	62	2,812	83	0	2,773	54	54	2,773	68	0
D Electricity, gas, steam and air conditioning supply	2,089	29	29	2,089	35	0	2,704	28	28	2,695	54	0	2,685	0	0	2,677	29	0	2,851	0	0	2,842	31	0
E Water supply	218	5	5	218	4	0	229	4	4	229	4	0	238	4	4	238	3	0	255	4	4	255	7	0
F Construction	1,753	40	40	1,753	46	0	1,729	48	48	1,729	37	0	1,303	47	47	1,303	33	0	1,337	47	47	1,337	35	0
G Wholesale and retail trade	1,588	80	80	1,588	58	0	1,698	72	72	1,683	71	0	1,660	66	66	1,645	59	0	1,687	64	64	1,673	62	0
H Transport and storage	1,410	13	13	1,410	33	0	1,573	11	11	1,573	34	0	1,604	10	10	1,604	33	0	1,609	8	8	1,609	33	0
I Accommodation and food service activities	2,514	353	353	2,514	314	0	2,321	309	309	2,321	314	0	2,299	315	315	2,299	314	0	2,387	274	274	2,387	281	0
J Information and communication	1,332	26	26	1,332	21	0	1,208	25	25	1,208	26	0	1,236	23	23	1,236	31	0	1,266	17	17	1,266	25	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	6,856	483	483	6,616	163	0	6,662	267	267	6,588	233	0	6,944	215	215	6,878	236	0	7,128	293	293	7,126	305	0
M Professional, scientific and technical activities	739	14	14	739	19	0	739	17	17	739	27	0	722	15	15	722	27	0	721	14	14	721	25	0
N Administrative and support service activities	251	17	17	251	15	0	251	15	15	251	16	0	256	15	15	256	17	0	332	16	16	332	16	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	196	6	6	196	4	0	196	6	6	196	4	0	187	5	5	187	3	0	193	5	5	193	3	0
Q Human health services and social work activities	1,545	52	52	1,545	26	0	1,603	49	49	1,603	45	0	1,596	43	43	1,596	47	0	1,637	50	50	1,637	65	0
R Arts, entertainment and recreation	457	29	29	457	27	0	428	16	16	428	15	0	453	15	15	453	13	0	411	10	10	411	13	0
S Other services	734	12	12	734	15	0	631	9	9	631	15	0	625	9	9	625	13	0	676	11	11	676	26	0
Loans and advances	25,128	1,252	1,252	24,927	873	0	25,106	977	977	25,090	1,088	0	25,342	911	911	25,243	978	0	26,022	927	927	25,998	1,031	0

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