



2023 EU-wide Stress Test

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

2023 EU-wide Stress Test: Summary

AIB Group plc

	Actual	Baseline Scenario			Adverse Scenario		
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024
(mln EUR, %)							
Net interest income	2,159	2,931	2,962	2,896	2,145	2,130	2,109
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	20	86	86	86	42	64	64
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-7	282	-275	-256	-1,136	-1,567	-1,360
Profit or (-) loss for the year	767	1,233	939	880	-676	-709	-543
Coverage ratio: non-performing exposure (%)	32.66%	28.61%	26.28%	25.01%	35.44%	33.41%	32.68%
Common Equity Tier 1 capital	9,944	10,063	10,256	10,571	8,312	6,951	6,063
Total Risk exposure amount (all transitional adjustments included)	55,558	56,220	56,405	56,596	59,078	60,151	60,932
Common Equity Tier 1 ratio, %	17.90%	17.90%	18.18%	18.68%	14.07%	11.56%	9.95%
Fully loaded Common Equity Tier 1 ratio, %	16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%
Tier 1 capital	11,057	11,176	11,369	11,684	9,425	8,064	7,176
Total leverage ratio exposures	133,971	133,971	133,971	133,971	133,971	133,971	133,971
Leverage ratio, %	8.25%	8.34%	8.49%	8.72%	7.04%	6.02%	5.36%
Fully loaded leverage ratio, %	7.61%	8.21%	8.54%	8.79%	6.64%	5.95%	5.40%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%

IFRS 9 transitional arrangements?	Yes (static and dynamic)
-----------------------------------	--------------------------

2023 EU-wide Stress Test: Credit risk IRB

AIB Group plc

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
AIB Group plc	Central banks	0	0	5,917	0	0	0	280	0	5,399	19	0	0	0	0	0
	Central governments	0	0	2,160	0	0	0	295	0	208	0	0	0	0	0	0
	Institutions	0	0	24,017	0	0	0	2,478	0	498	0	0	0	0	0	0
	Corporates	0	0	14,893	365	0	0	14,128	0	13,023	2,310	365	61	372	121	36.85%
	Corporates - Of Which: Specialised Lending	0	0	2,056	27	0	0	1,472	0	1,886	54	27	1	9	22	79.72%
	Corporates - Of Which: SME	0	0	2,094	210	0	0	2,235	0	1,430	574	210	13	88	73	33.89%
	Retail	18,752	250	0	0	4,951	365	0	0	18,084	668	250	26	191	79	31.83%
	Retail - Secured on real estate property	18,752	250	0	0	4,951	365	0	0	18,084	668	250	26	191	79	31.83%
	Retail - Secured on real estate property - Of Which: SME	18,752	250	0	0	4,951	365	0	0	18,084	668	250	26	191	79	31.83%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	7	0	0	0	5	0	0	0	7	1	0	0	0	0	0.00%	
IRB TOTAL	18,760	250	46,982	365	4,957	365	17,131	0	35,229	3,995	615	89	391	214	34.80%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
IRELAND	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	141	0	0	0	91	0	81	0	0	0	0	0	0
	Corporates	0	0	9,094	321	0	0	8,254	0	2,124	1,668	321	38	234	121	37.47%
	Corporates - Of Which: Specialised Lending	0	0	812	27	0	0	937	0	753	54	27	1	22	79.72%	
	Corporates - Of Which: SME	0	0	1,816	214	0	0	2,175	0	1,381	552	214	13	84	71	31.85%
	Retail	18,710	249	0	0	4,934	364	0	0	18,050	660	249	26	191	79	31.88%
	Retail - Secured on real estate property	18,710	249	0	0	4,934	364	0	0	18,050	660	249	26	191	79	31.88%
	Retail - Secured on real estate property - Of Which: SME	18,710	249	0	0	4,934	364	0	0	18,050	660	249	26	191	79	31.88%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other non-credit obligation assets	7	0	0	0	5	0	0	0	7	1	0	0	0	0	0.00%	
IRB TOTAL	18,718	249	9,145	325	4,940	364	8,345	0	25,314	2,329	574	61	251	201	35.04%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED KINGDOM	Central banks	0	0	4,853	0	0	0	221	0	4,853	0	0	0	0	0	0
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	9,626	0	0	0	783	0	1,884	0	0	0	0	0	0
	Corporates	0	0	1,103	0	0	0	932	0	956	48	0	1	7	0	0
	Corporates - Of Which: Specialised Lending	0	0	523	0	0	0	419	0	512	0	0	1	0	0	0
	Corporates - Of Which: SME	0	0	611	0	0	0	511	0	40	211	0	0	4	0	0
	Retail	19	0	0	0	0	0	0	0	15	4	0	0	0	0	6.35%
	Retail - Secured on real estate property	19	0	0	0	0	0	0	0	15	4	0	0	0	0	6.35%
	Retail - Secured on real estate property - Of Which: SME	19	0	0	0	0	0	0	0	15	4	0	0	0	0	6.35%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	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	0	0	
IRB TOTAL	19	0	15,582	0	0	0	1,947	0	6,008	52	0	1	8	0	6.35%	

		Actual 31/12/2022*														
		Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		A-IRB		F-IRB		A-IRB		F-IRB								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)																
UNITED STATES	Central banks	0	0	402	0	0	0	19	0	402	0	0	0	0	0	0
	Central governments	0	0	263	0	0	0	13	0	0	0	0	0	0	0	0
	Institutions	0	0	93	0	0	0	80	0	11	0	0	0	0	0	0
	Corporates	0	0	2,060	19	0	0	2,352	0	1,674	328	19	12	58	0	33.85%
	Corporates - Of Which: Specialised Lending	0	0	184	0	0	0	128	0	184	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	8	0	0	0	0	0	0	0	7	2	0	0	0	0	1.97%
	Retail - Secured on real estate property	8	0	0	0	0	0	0	0	7	2	0	0	0	0	1.97%
	Retail - Secured on real estate property - Of Which: SME	8	0	0	0	0	0	0	0	7	2	0	0	0	0	1.97%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	0	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	0	0	
IRB TOTAL	8	0	2,824	19	0	0	2,432	0	2,102	370	19	12	58	7	33.79%	

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
AIB Group plc

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
AIB Group plc	Central banks	11,029	0	0	0	12,626	101	41	0	0	0	0.00%		
	Central governments	5,314	0	0	0	2,375	0	0	0	0	0	0.00%		
	Regional governments or local authorities	4	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3,999	71	0	0	52	0	0	0	0	0	0.00%		
	Corporate	2,448	214	4,804	286	4,686	1,066	302	14	169	90	28.24%		
	of which: SME	2,278	169	2,483	202	2,289	798	256	14	21	56	36.14%		
	Retail	2,241	113	2,249	120	3,241	323	285	38	51	177	61.16%		
	of which: SME	2,126	69	2,124	73	2,929	139	209	17	25	109	56.24%		
	Secured by mortgages on immovable property	18,069	699	10,524	117	16,259	1,739	919	17	125	209	23.82%		
	of which: SME	3,189	188	3,098	214	2,685	999	789	38	30	90	21.17%		
	Items associated with particularly high risk	2,265	33	1,997	49	49	866	123	99	13	10	44.65%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	231	0	477	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	7,467	0	1,268	0	0	0	0	0	0	0	0.00%		
Standardised Total	79,372	1,050	24,894	1,266	63,180	3,418	1,610	197	295	513	31.84%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
IRELAND	Central banks	14,476	0	0	0	21,224	16	0	0	0	0	0.00%		
	Central governments	6,199	0	0	0	2,215	0	0	0	0	0	0.00%		
	Regional governments or local authorities	4	0	1	0	4	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	1,325	0	27	0	2	0	0	0	0	0	0.00%		
	Corporate	2,377	45	2,248	59	2,216	179	21	20	16	26	36.61%		
	of which: SME	1,995	31	1,961	44	1,911	143	16	15	13	19	38.54%		
	Retail	4,284	110	2,813	116	3,899	364	283	18	59	174	61.31%		
	of which: SME	1,450	69	1,381	52	1,371	109	111	11	46	61	15.34%		
	Secured by mortgages on immovable property	14,986	484	8,152	99	13,419	1,546	639	118	155	155	24.34%		
	of which: SME	2,194	51	2,142	59	1,759	488	65	24	28	114	21.40%		
	Items associated with particularly high risk	98	23	1,481	35	49	69	49	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	231	0	477	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	1,877	0	1,489	0	0	0	0	0	0	0	0.00%		
Standardised Total	63,460	662	16,992	801	55,318	2,192	1,044	139	192	376	36.69%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
UNITED KINGDOM	Central banks	182	0	0	0	21	23	33	0	0	0	0.00%		
	Central governments	107	0	249	0	107	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	3	0	0	0	0	0	0	0	0	0	0.00%		
	Corporate	4,461	163	4,260	214	3,632	879	254	28	89	62	27.53%		
	of which: SME	1,773	121	1,696	176	1,289	556	166	10	61	35	21.81%		
	Retail	156	31	113	4	129	22	4	1	1	3	52.35%		
	of which: SME	27	0	118	0	21	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	2,792	81	1,296	43	2,627	175	108	15	41	85	24.41%		
	of which: SME	705	113	624	17	605	72	14	0	0	0	0.00%		
	Items associated with particularly high risk	216	0	324	14	190	33	15	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	628	0	106	0	0	0	0	0	0	0	0.00%		
Standardised Total	8,543	250	6,787	321	6,748	1,146	387	47	98	99	23.44%			

		Actual												
		31/12/2022*												
		Exposure values		Risk exposure amounts		Stage 1 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure
(mB EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
UNITED STATES	Central banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	Central governments	0	0	0	0	0	0	0	0	0	0	0.00%		
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%		
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%		
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%		
	Institutions	2	0	0	0	0	0	0	0	0	0	0.00%		
	Corporate	62	0	61	1	59	22	1	0	0	0	0.00%		
	of which: SME	1	0	1	0	1	0	0	0	0	0	0.00%		
	Retail	2	0	1	0	1	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Secured by mortgages on immovable property	46	0	13	0	43	0	0	0	0	0	0.00%		
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%		
	Items associated with particularly high risk	35	0	32	0	32	0	0	0	0	0	0.00%		
	Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%		
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%		
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%		
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%		
	Securitisation	0	0	0	0	0	0	0	0	0	0	0.00%		
	Other exposures	0	0	0	0	0	0	0	0	0	0	0.00%		
Standardised Total	12	0	10	1	11	24	2	0	0	0	0	0.00%		

* Stage 1, 2 and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA
AIB Group plc

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m€ EUR, %)																							
Central banks	32,824	111	92	0	0	0	0.00%	32,814	121	132	0	0	0	0.00%	32,792	130	142	0	0	0	0.00%		
Central governments	3,254	0	0	0	0	0	40.00%	3,203	0	0	0	0	0	40.00%	3,215	0	0	0	0	0	40.00%		
Regional governments or local authorities	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%		
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Institutions	52	0	0	0	0	0	40.00%	52	0	0	0	0	0	40.00%	52	0	0	0	0	0	40.00%		
Corporates	5,044	1,089	459	142	39	137	29.04%	5,884	1,007	582	142	39	147	28.20%	5,729	987	592	142	39	143	28.00%		
of which: SME	2,023	524	206	70	21	79	34.36%	2,089	506	352	70	21	82	34.48%	2,068	522	352	70	21	84	34.20%		
Retail	3,989	662	433	34	44	252	54.99%	3,344	682	615	39	51	364	49.12%	3,185	640	799	39	48	311	46.30%		
Secured by mortgages on immovable property	1,958	661	326	30	38	229	37.09%	1,958	655	335	30	37	231	36.70%	1,951	656	326	30	37	231	36.30%		
of which: SME	2,415	1,366	70	13	19	109	15.14%	2,655	1,485	70	13	19	109	16.99%	2,476	1,366	70	13	19	109	16.95%		
Items associated with particularly high risk	2,131	794	387	12	16	147	19.27%	2,081	685	385	11	16	147	18.52%	1,911	698	424	10	22	141	18.38%		
Claims on institutions and corporates with a ST credit assessment	633	274	133	13	7	42	31.61%	577	322	171	16	9	57	28.16%	491	322	309	4	16	72	26.70%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	61,249	4,474	2,480	86	174	714	29.29%	60,927	4,804	3,367	74	179	906	28.93%	59,084	4,880	4,243	72	169	1,095	28.89%		

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m€ EUR, %)																							
Central banks	32,224	28	52	0	0	0	0.00%	32,260	38	101	0	0	0	0.00%	32,211	66	111	0	0	0	0.00%		
Central governments	2,611	0	0	0	0	0	40.00%	2,572	0	0	0	0	0	40.00%	2,551	0	10	0	0	0	40.00%		
Regional governments or local authorities	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%	4	0	0	0	0	0	40.00%		
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Institutions	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%		
Corporates	1,660	362	136	44	16	44	31.61%	1,862	354	201	44	16	61	30.22%	1,810	391	240	44	16	36	29.45%		
of which: SME	2,111	294	80	8	25	31	31.61%	2,074	299	110	10	30	39	27.67%	2,014	299	114	2	30	7	25.54%		
Retail	3,465	568	581	33	43	229	54.31%	3,227	602	320	60	62	297	49.32%	3,075	603	777	67	47	362	46.42%		
of which: SME	1,279	192	150	8	7	47	21.71%	1,312	212	111	11	11	82	40.17%	1,274	225	171	7	11	103	34.46%		
Secured by mortgages on immovable property	12,794	2,088	1,014	22	22	222	21.85%	12,128	2,282	1,391	20	69	262	20.26%	11,703	2,339	1,262	19	62	340	19.30%		
of which: SME	1,490	650	167	18	14	29	17.15%	1,359	723	293	17	18	45	16.54%	1,173	766	311	17	18	62	16.70%		
Items associated with particularly high risk	653	293	119	13	10	109	31.41%	596	289	159	13	10	47	27.81%	509	289	339	13	11	103	26.30%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	53,525	3,281	1,745	68	144	530	30.43%	52,451	3,629	2,475	57	151	689	28.86%	51,694	3,667	3,189	54	140	843	28.44%		

	31/12/2023							31/12/2024							31/12/2025								
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure		
(m€ EUR, %)																							
Central banks	21	27	33	0	0	0	0.00%	21	27	33	0	0	0	0.00%	21	27	34	0	0	0	0.00%		
Central governments	107	0	0	0	0	0	40.00%	107	0	0	0	0	0	40.00%	107	0	0	0	0	0	40.00%		
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Institutions	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%	2	0	0	0	0	0	40.00%		
Corporates	3,486	674	312	112	52	90	28.90%	3,718	699	361	119	62	107	27.90%	3,651	695	462	119	62	102	27.27%		
of which: SME	1,383	496	215	2	15	51	23.05%	1,429	519	262	3	17	62	23.27%	1,407	291	306	3	11	72	23.58%		
Retail	118	22	11	1	1	1	49.59%	112	30	16	1	1	1	46.49%	106	35	31	1	1	1	43.91%		
Secured by mortgages on immovable property	3,229	208	124	2	2	2	21.22%	2,489	231	120	2	1	42	21.17%	2,424	251	242	2	2	2	18.82%		
of which: SME	1,279	61	32	1	1	36	16.29%	981	100	49	1	1	62	15.04%	961	104	63	1	1	1	15.74%		
Items associated with particularly high risk	120	38	21	1	0	0	32.50%	120	36	31	1	0	0	30.40%	102	38	37	1	0	1	29.10%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Other exposures	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%		
Standardised Total	6,724	1,625	533	13	27	139	28.98%	6,670	947	665	14	23	166	24.94%	6,536	946	800	14	23	154	24.22%		

	31/12/2023							31/12/2024							31/12/2025						
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure													

2023 EU-wide Stress Test: Credit risk STA
AIB Group plc

	31/12/2023							31/12/2024							31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(m€ EUR, %)																							
Central banks	32,842	111	121	0	0	0	0.00%	32,271	120	185	0	0	0	0.00%	32,200	130	249	0	0	0	0	0.00%		
Central governments	2,022	0	0	0	0	0	40.00%	2,312	0	0	0	0	0	40.00%	2,312	0	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	0	0	46.00%
Coverages	5,266	1,109	506	86	107	203	40.24%	5,044	1,487	922	127	262	402	44.04%	4,117	1,746	1,000	87	322	322	74	44.27%		
of which: SME	2,028	421	206	31	143	146	55.00%	1,234	796	544	86	193	214	30.24%	1,365	796	801	81	146	146	82	47.29%		
Retail	3,981	661	463	75	83	257	55.61%	2,862	1,487	922	64	131	462	49.90%	2,567	887	1,399	66	177	177	88	47.36%		
Secured by mortgages on immovable property	1,024	306	147	17	17	17	47.51%	1,353	235	134	14	14	14	39.17%	1,240	383	477	15	43	43	11	31.80%		
of which: SME	15,253	2,617	1,476	117	281	454	33.50%	13,256	3,488	2,483	166	451	387	48.83%	11,640	3,883	4,177	103	463	463	113	48.80%		
of which: SME	2,807	870	415	81	99	164	39.73%	1,488	1,165	888	69	150	389	35.58%	914	1,189	1,399	37	204	204	50	35.74%		
Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	18.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	60,596	4,871	2,234	391	618	1,023	37.43%	56,877	6,348	4,393	389	921	1,833	36.70%	53,611	6,837	7,756	258	954	2,865	74	37.70%		

	31/12/2023							31/12/2024							31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(m€ EUR, %)																							
Central banks	32,496	28	86	0	0	0	0.00%	32,422	38	100	0	0	0	0.00%	32,540	62	110	0	0	0	0	0	0.00%	
Central governments	2,022	0	0	0	0	0	40.00%	2,294	0	0	0	0	0	40.00%	2,159	0	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	40.00%	0	0	0	0	0	0	0	0	40.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	0	0	46.00%
Coverages	1,401	385	154	31	43	59	38.34%	1,669	516	330	72	141	141	37.33%	1,338	555	562	16	54	54	20	35.28%		
of which: SME	4,901	273	86	9	29	33	30.00%	5,304	399	173	8	32	32	30.24%	4,924	313	313	30	31	31	31	29.62%		
Retail	3,381	424	450	21	82	250	45.57%	2,886	812	262	62	120	262	49.70%	2,475	812	1,169	49	123	123	52	42.20%		
of which: SME	1,214	210	158	12	16	26	47.51%	1,013	293	148	22	29	156	39.13%	856	393	393	11	25	25	14	30.50%		
Secured by mortgages on immovable property	12,472	2,234	1,099	110	249	332	30.26%	10,901	2,804	1,999	98	144	651	30.24%	9,661	3,043	3,065	67	117	117	43	29.88%		
of which: SME	1,413	263	137	18	40	64	32.41%	954	487	309	41	148	148	32.70%	573	671	689	23	34	34	20	34.62%		
of which: SME	4,912	253	129	20	33	53	40.00%	2,911	272	155	102	93	102	39.71%	1,951	1,168	1,413	49	37	37	17	31.93%		
Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Securitisation	0	0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Other exposures	0	0	0	0	0	0	18.00%	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0	0.00%	
Standardised Total	53,104	3,821	1,923	242	409	696	36.59%	50,428	5,449	3,378	261	559	1,244	34.77%	48,390	4,693	5,471	143	532	1,854	74	33.88%		

	31/12/2023							31/12/2024							31/12/2025									
	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			
	(m€ EUR, %)																							
Central banks	21	27	33	0	0	0	0.00%	21	27	31	0	0	0	0.00%	21	27	31	0	0	0	0	0	0.00%	
Central governments	107	0	0	0	0	0	40.00%	107	0	0	0	0	0	40.00%	106	0	0	0	0	0	0	0	40.00%	
Regional governments or local authorities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Public sector entities	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0	0	0.00%	
Institutions	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	46.00%	0	0	0	0	0	0	0	0	0	46.00%
Coverages	3,320	752	344	34	54	152	49.73%	3,196	901	571	77	276	277	48.73%	2,672	1,051	1,027	66	261	261	101	31.50%		
of which: SME	1,328	442	234	21	81	82	34.53%	1,193	446	365	40	119	183	43.22%	944	467	591	26	114	21	49	49.20%		
Retail	114	33	12	3	7	12	57.00%	103	41	35	3	11	11	55.00%	89	46	39	2	4	4	15	31.60%		
of which: SME	20	27	2	0	0	0	62.20%	18	27	0	0	0	0	51.99%	17	7	4	0	0	0	0	47.63%		
Secured by mortgages on immovable property	2,494	261	89	49	71	69	36.51%	2,124	463	41	46	104	104	30.24%	1,723	472	479	38	59	59	21	29.62%		
of which: SME	274	111	47	7	13	27	37.51%	402	166	163	17	23	42											

2023 EU-wide Stress Test: Credit risk COVID-19 STA
AIB Group plc

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	324	74	374	267	100	74	14	14	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	322	51	233	210	13	14	0	0	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	300	10	74	77	65	17	14	0	0	0	0	0%

		Public guarantee - Actual										
		31/12/2022										
(44) EUR, %	Exposure value	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks												
Central governments												
Regional governments or local authorities												
Public sector entities												
Multilateral Development Banks												
International Organisations												
Institutions												
Counterparty												
In default case												
Retail												
In default case												
Secured by mortgages on immovable property												
In default case												
Items associated with particularly high risk												
Central banks												
Claims on institutions and corporates with a RT credit assessment												
Collective investments undertakings (CIU)												
Sovereign												
Securitisation												
Other exposures												
Standardised Total												
	1	0	0	0	1	1	1	0	0	0	0	0%



2023 EU-wide Stress Test: Securitisations

AIB Group plc

		Actual	Baseline Scenario		Adverse Scenario			
		31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
		(mln EUR)						
Exposure values	SEC-IRBA	0						
	SEC-SA	1,541						
	SEC-ERBA	552						
	SEC-IAA	0						
	Total	2,093						
REA	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	229	253	279	307	258	456	781
	SEC-ERBA	709	746	794	821	1,059	1,505	1,989
	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
Total	939	999	1,073	1,128	1,317	1,962	2,770	
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

AIB Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Risk exposure amount for credit risk	49,291	50,178	50,363	50,554	51,673	53,021	54,106
Risk exposure amount for securitisations and re-securitisations	939	999	1,073	1,128	1,317	1,962	2,770
Risk exposure amount other credit risk	48,352	49,179	49,290	49,426	50,357	51,060	51,336
Risk exposure amount for market risk	368	368	368	368	375	377	378
Risk exposure amount for operational risk	4,302	4,302	4,302	4,302	4,302	4,302	4,302
Other risk exposure amounts	1,372	1,372	1,372	1,372	2,476	2,282	2,146
Total risk exposure amount	55,333	56,220	56,405	56,596	58,826	59,983	60,932
Total Risk exposure amount (transitional)	55,558	56,220	56,405	56,596	59,078	60,151	60,932
Total Risk exposure amount (fully loaded)	55,333	56,220	56,405	56,596	58,826	59,983	60,932

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
A	OWN FUNDS			12,582	12,701	12,895	13,210	10,946	9,584	8,849
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)			9,944	10,063	10,256	10,571	8,312	6,951	6,063
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)			1,666	1,666	1,666	1,666	1,666	1,666	1,666
A.1.1.1	of which: CET1 instruments subscribed by Government			0	0	0	0	0	0	0
A.1.2	Retained earnings			13,829	14,414	14,764	15,086	13,085	12,310	11,766
A.1.3	Accumulated other comprehensive income			-2,083	-2,083	-2,083	-2,083	-3,287	-3,287	-3,287
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves			-1,506	-1,506	-1,506	-1,506	-2,709	-2,709	-2,709
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]			-7	-7	-7	-7	-7	-7	-7
A.1.3.3	Other OCI contributions			-571	-571	-571	-571	-571	-571	-571
A.1.4	Other Reserves			-2,439	-2,439	-2,439	-2,439	-2,439	-2,439	-2,439
A.1.5	Funds for general banking risk			0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital			0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters			1,429	1,429	1,429	1,429	2,181	2,181	2,181
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)			-41	-41	-41	-41	-131	-131	-131
A.1.7.2	Cash flow hedge reserve			1,470	1,470	1,470	1,470	2,312	2,312	2,312
A.1.7.3	Other adjustments			0	0	0	0	0	0	0
A.1.8	(-) Intangible assets (including Goodwill)			-537	-537	-537	-537	-537	-537	-537
A.1.8.1	of which: Goodwill (-)			-50	-50	-50	-50	-50	-50	-50
A.1.8.2	of which: Software assets (-)			-487	-487	-487	-487	-487	-487	-487
A.1.8.3	of which: Other intangible assets (-)			0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs			-2,724	-2,443	-2,228	-2,028	-2,724	-2,724	-2,724
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses			0	-54	-94	-140	0	0	0
A.1.11	(-) Defined benefit pension fund assets			-12	-12	-12	-12	-12	-12	-12
A.1.12	(-) Reciprocal cross holdings in CET1 Capital			0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario			
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025	
			(min EUR, %)								
OWN FUNDS	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0	0
	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	0	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	-76	-154	-208
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0	0
	A.1.18A	(-) Insufficient coverage for non-performing exposures			-12	-26	-105	-255	-22	-95	-228
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013			-115	-115	-115	-115	-115	-115	-115
	A.1.20	CET1 capital elements or deductions - other			0	0	0	0	0	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements			-580	-381	-385	-343	-982	-968	-343
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")		343	343	343	343	343	343	343	343
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")			0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")			296	0	0	0	0	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")			559	54	60	0	959	1,086	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")			27	16	18	0	321	462	0
	A.1.22	Transitional adjustments			942	263	11	0	592	156	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements			411	19	11	0	319	156	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL			411	19	11	0	319	156	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital			0	0	0	0	0	0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital			531	244	0	0	272	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences			531	244	0	0	272	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment			0	0	0	0	0	0	0

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.2.1	Additional Tier 1 Capital instruments		1,113	1,113	1,113	1,113	1,113	1,113	1,113
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,057	11,176	11,369	11,684	9,425	8,064	7,176
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,525	1,525	1,525	1,526	1,522	1,520	1,673
	A.4.1	Tier 2 Capital instruments		1,527	1,527	1,527	1,527	1,527	1,527	1,527
	A.4.2	Other Tier 2 Capital components and deductions		135	0	0	0	147	151	153
	A.4.3	Tier 2 transitional adjustments		-137	-2	-2	-1	-152	-158	-7
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		-135	0	0	0	-147	-151	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	TOTAL RISK EXPOSURE AMOUNT		55,333	56,220	56,405	56,596	58,826	59,983	60,932
	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		225	0	0	0	252	168	0
CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio		17.90%	17.90%	18.18%	18.68%	14.07%	11.56%	9.95%
	C.2	Tier 1 Capital ratio		19.90%	19.88%	20.16%	20.65%	15.95%	13.41%	11.78%
	C.3	Total Capital ratio		22.65%	22.59%	22.86%	23.34%	18.53%	15.93%	14.52%
Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		9,002	9,800	10,246	10,571	7,720	6,795	6,063
	D.2	TIER 1 CAPITAL (fully loaded)		10,115	10,913	11,359	11,684	8,833	7,908	7,176
	D.3	TOTAL CAPITAL (fully loaded)		11,776	12,440	12,886	13,211	10,507	9,586	8,856

2023 EU-wide Stress Test: Capital

AIB Group plc

			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
			01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
			(min EUR, %)							
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		16.27%	17.43%	18.16%	18.68%	13.12%	11.33%	9.95%
	E.2	Tier 1 Capital ratio		18.28%	19.41%	20.14%	20.65%	15.02%	13.18%	11.78%
	E.3	Total Capital ratio		21.28%	22.13%	22.85%	23.34%	17.86%	15.98%	14.53%
Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		133,971	133,971	133971	133971	133971	133971	133971
	H.2	Total leverage ratio exposures (fully loaded)		132,968	132,968	132968	132968	132968	132968	132968
	H.3	Leverage ratio (transitional)		8.25%	8.34%	8.49%	8.72%	7.04%	6.02%	5.36%
	H.4	Leverage ratio (fully loaded)		7.61%	8.21%	8.54%	8.79%	6.64%	5.95%	5.40%
Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.18%	1.10%	1.10%	1.10%	1.10%	1.10%	1.10%
	P.3	O-SII buffer		1.50%	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		4.18%	5.10%	5.10%	5.10%	5.10%	5.10%	5.10%
Pillar 2 (%)	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		14.93%	15.85%	15.85%	15.85%	15.85%	15.85%	15.85%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		10.23%	11.15%	11.15%	11.15%	11.15%	11.15%	11.15%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Memorandum items related to the application of IFRS-17 for banks with insurance subsidiaries or participations	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		9,002						
	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			9,800	10,246	10,571	7,720	6,795	6,063
	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS-17		55,333						
	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			56,220	56,405	56,596	58,826	59,983	60,932
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17			16.27%	17.43%	18.16%	18.68%	13.12%	11.33%

2023 EU-wide Stress Test: P&L

AIB Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
(mln EUR)							
Net interest income	2,159	2,931	2,962	2,896	2,145	2,130	2,109
Interest income	2,512	4,519	4,353	4,057	5,980	5,781	5,260
Interest expense	-353	-1,587	-1,392	-1,161	-3,242	-2,765	-2,257
Dividend income	2	2	2	2	1	1	1
Net fee and commission income	571	549	538	511	400	400	400
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	20	86	86	86	42	64	64
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-224		
Other operating income not listed above, net	141	4	4	4	-26	4	4
Total operating income, net	2,893	3,572	3,591	3,500	2,338	2,599	2,578
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-7	282	-275	-256	-1,136	-1,567	-1,360
Other income and expenses not listed above, net	-2,005	-1,691	-1,669	-1,699	-1,879	-1,741	-1,761
Profit or (-) loss before tax from continuing operations	882	2,163	1,647	1,544	-676	-709	-543
Tax expenses or (-) income related to profit or loss from continuing operations	-115	-930	-708	-664	0	0	0
Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	0						
Profit or (-) loss for the year	767	1,233	939	880	-676	-709	-543
Amount of dividends paid and minority interests after MDA-related adjustments	379	648	589	558	67	67	1
Attributable to owners of the parent net of estimated dividends	388	585	350	322	-743	-776	-544
Memo row: Impact of one-off adjustments		69	69	69	69	69	69
Total post-tax MDA-related adjustment		0	0	0	0	0	82
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0

2023 EU-wide Stress Test: Major capital measures and realised losses

AIB Group plc

(mln EUR)

Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0