

# **2016 EU-wide Stress Test**

Bank Name	Allied Irish Banks plc
LEI Code	3U8WV1YX2VMUHH7Z1Q21
Country Code	ΙΕ



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		5,779.89	4,568.05
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-3.52	-246.16
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-1,278.53	-4,305.33
Cumulative 3y: Profit or (-) loss for the year		853.36	-2,994.60
Coverage ratio - Default stock	42.75%	40.57%	45.39%
Common Equity Tier 1 capital	9,284.61	10,111.66	4,565.00
Total Risk exposure amount	58,548.59	59,568.72	61,767.39
Common Equity Tier 1 ratio, %	15.9%	17.0%	7.4%
Fully loaded Common Equity Tier 1 ratio, %	13.1%	13.9%	4.3%
Tier 1 capital	9,778.88	10,605.92	5,059.26
Total leverage ratio exposures	106,342.64	106,342.64	106,342.64
Leverage ratio, %	9.2%	10.0%	4.8%
Fully loaded leverage ratio, %	7.8%	8.4%	3.0%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			2,094
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			1,600

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock (	of provisions		
		A-II	88	Fil	IRB	A-l	IRB	F-IRE	3	A-	IRB	F-	RB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	(min EUR, %)													
Allied Irish Banks plc	Control banks and control governments Institutions Consonates Consonates Consonates - Of Which: Specialised Lending Consonates - Of Which: SPE Retail Retail - Secured on real estable property Speal - Secured on real estable property Speal - Secured on real estable property - Of Which: SPE Speal - Secured on real estable property - Of Which: SPE Retail - Qualifying Revolving Retail - Observed for real estable property - Of Which: SPE Retail - Observed for real estable property - Observed for	0 0 0 0 18.438 18,438 0 18,438	0 0 0 0 3.185 3,185 0 3,185	10.345 20,516 9.440 334 3.017 0 0 0	0 0 1.499 9 1.173 0 0 0 0	0 0 0 0 7.169 7,169 0 7,169	0 0 0 0 2.175 2,175 0 2,175	376 2,483 10.854 468 3,993 0 0 0	0 0 0 0 0 0 0	0 0 0 0 99 99 0 99	0 0 0 0 994 994 0 994 0	0 0 153 1 125 0 0 0 0	0 673 4 538 0 0 0	43.59
	Rebail - Other Rebail - Of Which: SME Rebail - Other Rebail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	0 0 0	0 0	0 0 0	0	0 0 0	0	0	0 0	0 0 0	0	0	0	
	IRB TOTAL	18,438	3,185	40,309	1,499	7,169	2.175	13,721	0	99	994	153	673	35.69

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IRE		F-I	RB	A-I	RB	F-IR	В	A-	RB	F-IF	.B	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central banks and central governments Institutions Corporates	0	0	1 1.113 6,305	0 0 1,415	0	0	0 200 7,018	0	0	0	0 0 142	0 0 650	46.0%
	Carporates - Of Which: Specialised Lendina Carporates - Of Which: SME Retail	0 0 18,377	0 0 3,154	168 2.995 0	0 1.170 0	0 0 7,112	0 0 2,156	220 3.974 0	0	0 0 98	0 0 984	0 124 0	0 537 0	45.9% 31.2%
Ireland	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	18.377 0 18.377	3.154 0 3.154	0	0	7.112 0 7.112	2.156 0 2.156	0	0	98 0 98	984 0 984	0	0	31.2% - 31.2%
Irciana	Retail - Oualifyina Revolvina Retail - Other Retail Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation Other non-credit obligation assets	0	0	8	0	0	0	8	0	0	0	0	0	35.8%
	IRB TOTAL	18,377	3,154	7,427	1,415	7,112	2,156	7,226	ő	98	984	142	650	35

								31/12/2015						
			Exposur	e values				sure amounts				of provisions		
		A-I	RB	F-I	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
United Kingdom	Sentin banks and rentral discommends	0 0 0 0 0 0 0 30 30 0 0 0 0 0 0 0 0 0 0	16 16 16 16 0 0 0 0	5.033 7.863 474 55 22 0 0 0 0 0 0 0 0	0 0 9 9 0 0 0 0 0 0	0 0 0 0 31 31 31 0 0 0 0	0 0 0 0 0 11 11 0 0 0 0	0 942 569 71 19 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 1 1 1 0 0 0 0	0 0 0 0 0 6 6 6 6 0 0 0 0	000000000000000000000000000000000000000		48.3% 45.1% 74.0% 34.5% 34.5% 34.5%
0	/ default stock (as defined in paragraphs 59 and 61 of the Methodological note)	30	1 10	13,370		31		1,511						39.370

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-I	88	F-I	RB	A-1	IRB	F-IR	В	A-I	IRB	F-I	RB .	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0		82	0	0	0	0	0	0	0	0	0	
	Institutions	0		373	0	0	0	47	0	0	0	0	0	
	Corporates	0		2.114	13	0	0	2.594	0	0	0	6	6	43.09
	Corporates - Of Which: Specialised Lending	0		22	0	0	0	43	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	
	Retail	9	4	0	0	6	2	0	0	0	1	0	0	37.69
	Retail - Secured on real estate property	9	4	0	0	6	2	0	0	0	1	0	0	37.69
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	I
United States	Retail - Secured on real estate property - Of Which: non-SME	9	4	0	0	6	2	0	0	0	1	0	0	37.69
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0	I
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	1
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	
	Equity	0				0		0		0		0		
	Securitisation													
	Other non-credit obligation assets	0		0	0	0	0	0	0	. 0	0	0		
	IRB TOTAL	9	4	2,568	13	6	2	2.642	0		1	6	6	41.7%



Allied Irish Banks plc

								31/12/2015						
			Exposur	values			Risk expo	osure amounts			Stock	of provisions		
		A-I	RB	F-I	RB	A-	-IRB	F-IR	В	A-	IRB	F	-IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
France	Central sanks and central governments Institutions Corporates Corporates Corporates - Of Which Seeklided Lendins Corporates - Of Which Seeklided Lendins Corporates - Of Which Self Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which SME Retail - Secured on real estate property - Of Which son-SME Retail - Ossibline Retail - Of Which SME Retail - Ossibline Retail - Of Which SME Retail - Ossibline Retail - Of Which SME Retail - Ossibline Retail - Of Which son-SME Retail - Other Retail - Of Which son-SME	0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 1 0 0 0	667 4.340 95 29 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 1 1 1 0 0 0	0 367 142 49 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Securitisation													
	Other non-credit obligation assets	0		0		0	0	0	0	0				0 -
	IRB TOTAL	0	1	5,101	0	0	1	509	0	0		) 1		32.6%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-II	18	F-I	RB	A-I	RB	F-IR	:B	A-	IRB	F-	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	250	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	3.227	0	0	0	360	0	0	0	0	0	
	Corporates	0	0	31	0	0	0	44	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail	1	0	0	0	2	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property	1	0	0	0	2	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	0	0	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	1	0	0	0	2	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
	Equity			0	0	0	0			0	0			-
	Securitisation													
	Other non-credit obligation assets		0	0		0				0	0	0	0	
	IRB TOTAL		0	3,507	0	2	0	404	0	0	0	0	0	

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-II	18	F-I	RB	A-1	IRB	F-IR	В	A-l	RB	FEI	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Spain	Central saving and central sovernments Terelitations. Coronates. Of Whits. Socialised Lendine Coronates. Of Whits. Socialised Lendine Coronates. Of Whits. Socialised Lendine Retail - Socialised Coronation of Whits. Socialised Lendine Retail - Socialised Coronation of White. Socialised Coronation Retail - Coloration Revolvious Retail - Other Retail Basil - Other Retail	0 0 0 0 1 1 1 0 1	0 0 0 0 1 1 1 0 0	1,13S 9 36 16 0 0 0 0 0	0 0 2 0 1 0 0 0	0 0 0 0 1 1 1 0 1 0	0 0 0 0 0 0 0	272 8 49 19 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 1 1 0 0 0 0	36.2% 0.0% 46.0% 23.4% 23.4%
	Retail - Other Retail - Of Which: non-SME Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	Ö	
	Other non-credit obligation assets IRB TOTAL	1	1	1,180	2	1	ő	328	ő	0	0	0	1	33.1%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-II	88	F-I	RB	A-I	RB	F-IR	:8	A-I	RB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments Institutions	0	0	1,131	0	0	0	88	0	0	0	0		
	Corporates	ő	0	20	0	0	0	13	0	ő	ő	ő		ó
	Cornorates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME Retail	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Secured on real estate property	o o	l ő	ő	0	ő	0	l ő	0	0	0	ő		á
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0		
Italy	Retail - Secured on real estate amoenty - Of Which: non-SMF Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	ő	0	0	0	0	0	ő	0	ő	ő	ő		ó
	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		
	Securitisation	Ů		ŭ		ŭ		Ů		Ů		Ů		
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		)
	IRB TOTAL	0	0	1,151	0	0	- 0	101	0	0	0	0		)

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-IR	B .	F-I	RB	A-I	RB	F-IF	88	A-	IRB	F:	IRB	Coverage Ratio -
(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central banks and central enveronments Institutions Centrollers ("If Whith Consistent leveline Reals ("Centrollers ("If Whith Consistent leveline Reals ("Centrollers ("If Whith Consistent leveline Reals ("Other Reals ("If Whith Consistent leveline Reals ("Other Reals ("If Whith Consistent leveline "If Whith Consi	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Securitisation													
Other non-credit obligation assets		0	0	0	0		0	0	0	0			-
IRB TOTAL	0		0		0		0	0	0	0	0		

							31/12/2015						
		Exposur					sure amounts				of provisions		
	A-II	88	F	RB	A-II	RB	F-IR	:8	A-I	RB	2	RB	Coverage Ratio -
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Feminal havies and remaind amountments Institutions Consocials Con	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)													

	31/12/2015												
		Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
	A-I	RB	F-I	IRB	A-IRB F-IR		IRB A		A-IRB F-		IRB .	Coverage Ratio -	
(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted Defaulted Non-defaulted Defaulted		Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	-
Institutions	0	0	0	0	0	0	0	0	0	0	0	(	-
Comorates	0	0	0	0	0	0	0	0	0	0	0	9	
Corporates - Of Which: Specialised Lendina Corporates - Of Which: SME	0		0	0	0	0		0	0	0		,	1
Retail	0	i o	o o	0	0	0	ı ö	0	0	0	ı ö	ì	n -
Retail - Secured on real estate property	0	ō	ō	0	ō	ō	ō	ō	ō	0	ō	Č	-
Retail - Secured on real estate property - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	(	-
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-
Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0		0	0	0		,	-
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	i o	0	0	0	i o		1
Retail - Other Retail - Of Which: non-SMF	0	0	0	0	0	0	0	0	0	0	0		-
Equity	0	0	0	0	0	0	0	0	0	0	0	(	-
Securitisation													
Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0		-
IRB TOTAL			0	0						0			) -



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	-	0.0%	0		0.0%	0	-
	Institutions	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Corporates	0.5%	875	43.4%		915	41.7%	0.4%	951	40.3%
	Corporates - Of Which: Specialised Lending	0.0%	5	25.2%		5	17.2%	0.0%	5	12.7%
	Corporates - Of Which: SME	1.3%	701	44.3%		731	42.5%	0.9%	757	41.0%
	Retail	0.3%	1,144	30.4%		1,203	29.9%	0.3%	1,250	29.3%
	Retail - Secured on real estate property	0.3%	1,144	30.4%	0.3%	1,203	29.9%	0.3%	1,250	29.3%
Alliad Trials Danks pla	Retail - Secured on real estate property - Of Which: SME		0			0			0	
Allied Irish Banks plc	Retail - Secured on real estate property - Of Which: non-SME	0.3%	1,144	30.4%	0.3%	1,203	29.9%	0.3%	1,250	29.3%
	Retail - Qualifying Revolving Retail - Other Retail		0	-	-	0	-	-	0	
			0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity				-	0	-	-	0	
	Securitisation		U	-		0			, ,	
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%		
	IRB TOTAL	0.2%	2.019	34.6%	0,2%	2,119	33.8%	0.2%	2,203	33.0%

				Adverse Scen	nario				
	31/12/20:	16		31/12/20	17	31/12/2018			
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
0.0%	0	-	0.0%	0	-	0.0%	0		
0.0%	1	40.0%	0.0%	3	40.0%	0.0%	5	40.09	
1.7%	1,027	46.3%	2.2%	1,297	48.1%	2.2%	1,510	47.99	
5.2%	25	66.7%	5.2%	51	81.5%	2.4%	67	92.89	
2.7%	746	44.3%	3.6%	899	45.8%	4.6%	1,021	44.89	
0.8%	1,303	32.0%	1.0%	1,484	31.2%	0.9%	1,633	30.59	
0.8%	1,303	32.0%	1.0%	1,484	31.2%	0.9%	1,633	30.59	
-	0	-	-	0	-	-	0		
0.8%	1,303	32.0%	1.0%	1,484	31.2%	0.9%	1,633	30.59	
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
-	0	-	-	0	-	-	0		
	0			0			0		
0.0%	0		0.0%	0		0.0%	0		
0.6%	2,331	36.8%	0.8%	2,784	37.1%	0.7%	3,148	36.89	

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0		0.0%	0		0.0%	0	
	Institutions	0.1%	0	40.0%	0.1%	1	40.0%	0.0%	1	26.7%
	Corporates	0.7%	838	44.5%	0.6%	875	42.9%	0.5%	908	41.4%
	Corporates - Of Which: Specialised Lending	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Corporates - Of Which: SME	1.3%	700	44.3%	1.0%	730	42.5%	0.9%	756	41.0%
	Retail	0.3%	1,132	30.4%	0.3%	1,190	29.8%	0.3%	1,237	29.3%
	Retail - Secured on real estate property	0.3%	1.132	30.4%	0.3%	1.190	29.8%	0.3%	1.237	29.3%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	0.3%	1,132	30.4%	0.3%	1,190	29.8%	0.3%	1,237	29.3%
	Retail - Oualifying Revolving		0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity		0			0			0	
	Securitisation									
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0	
	IRB TOTAL	0.4%	1,971	34.8%	0.4%	2,066	34.0%	0.3%	2,146	33.2%
1 Computed as: Stock of provisions for defaulted stock / of	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	-	0.0%	0	-	0.0%	0	
0.1%	1	40.0%	0.1%	2	40.0%	0.1%	2	40.09
1.7%	926	46.1%	2.4%	1,131	47.5%	3.0%	1,313	46.99
0.8%	1	56.0%	2.6%	5	57.1%	1.5%	7	58.69
2.8%	744	44.3%	3.6%	896	45.8%	4.6%	1.018	44.89
0.7%	1,289	32.0%	1.0%	1,469	31.1%	0.9%	1,617	30.59
0.7%	1.289	32.0%	1.0%	1.469	31.1%	0.9%	1.617	30.59
-	0	-	-	0	-	-	0	
0.7%	1,289	32.0%	1.0%	1,469	31.1%	0.9%	1,617	30.59
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-		0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
1.0%	2.217	36.4%	1.3%	2,602	36.4%	1.4%	2,933	36.0%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment			Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0		0.0%	0		0.0%	0	
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	26.7%
	Corporates	0.1%	7	45.3% 44.8%	0.2%	8	42.5%	0.2%	8	39.9%
	Corporates - Of Which: Specialised Lending				0.0%	4	43.7%	0.0%	4	41.8%
	Corporates - Of Which: SME				0.4%	1	59.9%	0.6%	1	55.6%
	Retail	0.8%	7	33.8%	0.7%	7	33.4%	0.5%	7	33.0%
	Retail - Secured on real estate property	0.8%	7	33.8%	0.7%	7	33.4%	0.5%	7	33.0%
	Retail - Secured on real estate property - Of Which: SME		0	-	-	0	-	-	0	-
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.8%	7	33.8%	0.7%	7	33.4%	0.5%	7	33.0%
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity			-	-			-	0	
	Securitisation									
	Other non-credit obligation assets				-	0			0	
	IRB TOTAL	0.0%	14	38.4%	0.0%	15	37.3%	0.0%	15	36.0%

				Adverse Sce	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%			
1.6%	18 9	65.7% 95.8%	2.2%	27 11	61.7% 90.5%	1.0% 2.5%	32 13	61.9% 94.7%			
0.7%	1 7	67.2% 35.8%	1.7%	1 8	66.3% 35.2%	2.4%	2 8	65.2% 34.8%			
1.8%	7	35.8%	2.0%	8	35.2%	2.0%	8	34.8%			
1.8%	7	35.8%	2.0%	8	35.2%	2.0%	8	34.8%			
-	0	1	-	0	-	-	0	-			
	0	1	1	0		-	0	-			
	0		-	0			0				
0.1%	0 25	52.6%	0.1%	0 35	52.9%	0.0%	0 41	53.4%			

						Baseline Sce	nario			
			31/12/20	16	31/12/2017			31/12/2018		
	(min EUR, %)	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>		Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.0%	0	40.0%		0	40.0%	0.0%	0	17.4%
	Corporates	0.1%	13	37.5%		16	35.0%	0.1%	18	33.6%
	Corporates - Of Which: Specialised Lending	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.5%	2	37.0%		2	36.5%	0.3%	2	36.1%
	Retail - Secured on real estate property	0.5%	2	37.0%	0.4%	2	36.5%	0.3%	2	36.1%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	0.5%	2	37.0%	0.4%	2	36.5%	0.3%	2	36.1%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0		-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	-	0		-	0	-	-	0	
	IRB TOTAL	0.1%	15	37.4%	0.1%	17	35.2%	0.1%	20	33.8%

					Adverse Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
Impair rat		Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0.0%	0		0.0%	0		0.0%	0	
	0.0%	0	40.0%	0.1%	0	40.0%	0.1%	1	40.0%
	1.1%	42	52.8%	1.4%	72	49.8%	0.5%	84	49.5%
	11.1%	2	56.0%	8.0%	6	83.2%	3.1%	7	87.4%
-		0	-	-	0		-	0	-
	1.3%	2	39.6%	1.5%	2	38.8%	1.5%	2	38.0%
	1.3%	2	39.6%	1.5%	2	38.8%	1.5%	2	38.0%
		0	-	-	0	-	-	0	-
	1.3%	2	39.6%	1.5%	2	38.8%	1.5%	2	38.0%
-		0	-	-	0	-	-	0	-
-		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
		0	-	-	0	-	-	0	-
	0.9%	43	52.0%	1.2%	75	49.4%	0.5%	87	49.0%



						Baseline Sce	Baseline Scenario											
			31/12/20	16	31/12/2017				31/12/20:	18								
		Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio -			Coverage Ratio -								
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>								
	Central banks and central governments	0.0%	0	-	0.0%	0	-	0.0%	0	-								
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%								
	Corporates	0.1%	1	1.7%	0.1%	1	2.2%	0.1%	1	2.7%								
	Corporates - Of Which: Specialised Lending	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%								
	Corporates - Of Which: SME	-	0		-	0	_	-	0	-								
	Retail	1.7%	0	32.4%	1.5%	0	32.3%	1.0%	0	32.2%								
	Retail - Secured on real estate property	1.7%	0	32.4%	1.5%	0	32.3%	1.0%	0	32.2%								
	Retail - Secured on real estate property - Of Which: SME	-	ō	-	-	ō	-	-	ō	-								
France	Retail - Secured on real estate property - Of Which: non-SME	1.7%	0	32.4%	1.5%	0	32.3%	1.0%	0	32.2%								
. rance	Retail - Qualifying Revolving	-	ō	-	-	ō	-	-	ō	-								
	Retail - Other Retail		0		_	0	-	_	0	_								
	Retail - Other Retail - Of Which: SME	-	ō	-	-	ō	-	-	ō									
	Retail - Other Retail - Of Which: non-SME		0		_	0	-	_	0	_								
	Equity	-	0	-	-	i o	-	-	o o	-								
	Securitisation																	
	Other non-credit obligation assets		0			0			0									
	IRB TOTAL	0.0%	1	9.2%	0.0%	1	7.4%	0.0%	1	7.0%								

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0		0.0%	0		0.0%	0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	1	40.0%
7.8%	8	54.4%	5.6%	18	77.7%	1.9%	22	86.0%
23.1%	7	56.0%	20.9%	16	84.1%	9.4%	19	95.2%
-	0	-	-	0	-	-	0	-
4.6%	0	33.7%	4.8%	0	33.7%	3.0%	0	33.6%
4.6%	0	33.7%	4.8%	0	33.7%	3.0%	0	33.6%
-	0	-	-	0	-	-	0	-
4.6%	0	33.7%	4.8%	0	33.7%	3.0%	0	33.6%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	
	0			0			0	
0.2%	8	52.5%	0.1%	19	74.1%	0.0%	23	81.2%

						Baseline Sce	nario			
		31/12/2016				31/12/20:	17		31/12/20:	18
		Impairment		Coverage Ratio -				Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	26.7%
	Corporates	0.1%	0	32.8%	0.2%	0	32.8%	0.2%	0	32.8%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.7%	0	20.8%	0.8%	0	21.0%	0.6%	0	20.5%
	Retail - Secured on real estate property	0.7%	0	20.8%	0.8%	0	21.0%	0.6%	0	20.5%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Netherlands	Retail - Secured on real estate property - Of Which: non-SME	0.7%	0	20.8%	0.8%	0	21.0%	0.6%	0	20.5%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
	Equity	-	0		-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets		0	-		0			0	-
	IRB TOTAL	0.0%	0	32.2%	0.0%	0	32.2%	0.0%	0	29.6%

				Adverse Sce	nario						
	31/12/20	16		31/12/20	17	31/12/2018					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>			
	0			0			0				
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	26.7%			
1.6%	1	42.7%	1.9%	1	47.6%	0.7%	1	47.2%			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
1.9%	0	25.8%	2.6%	0	26.4%	2.1%	0	25.2%			
1.9%	0	25.8%	2.6%	0	26.4%	2.1%	0	25.2%			
-	0	-	-	0	-	-	0	-			
1.9%	0	25.8%	2.6%	0	26.4%	2.1%	0	25.2%			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-	-	0	-			
-	0	-	-	0	-		0	-			
	0			0			0				
0.0%	1	41.4%	0.0%	1	45.9%	0.0%	2	44.5%			

			Baseline Scenario 31/12/2016 31/12/2017 31/12/2018							
	Impairme					31/12/201	17		31/12/20:	.8
				Coverage Ratio -			Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and	central governments	-	0			0			0	-
Institutions		0.1%	0	40.0%	0.1%	0	40.0%	0.0%	0	26.7%
Corporates		0.1%	1	20.4%	0.1%	1	16.7%	0.1%	1	15.0%
	es - Of Which: Specialised Lending	0.0%	0	0.1%	0.0%	0	0.1%	0.0%	0	0.1%
	es - Of Which: SME	-	1	46.0%	-	1	46.1%	-	1	46.1%
Retail		0.4%	0	23.5%	0.5%	0	23.5%	0.4%	0	23.5%
Retail - 1	Secured on real estate property	0.4%	0	23.5%	0.5%	0	23.5%	0.4%	0	23.5%
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	-
Spain	Retail - Secured on real estate property - Of Which: non-SME	0.4%	0	23.5%	0.5%	0	23.5%	0.4%	0	23.5%
	Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - 0	Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SMF	-	0	-	-	0	-	-	0	-
	Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	-
Equity		-	0	-	-	0			0	
Securitisation										
Other non-credit of	bligation assets	-	0	-	-	0			0	
IRB TOTAL  Computed as: Stock of provisions for defaulted stock / default stock (as defined		0.1%	1	20.8%	0.1%	1	17.6%	0.1%	1	15.9%

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>							
	0			0			0								
0.3%	0	40.0%	0.3%	0	40.0%	0.3%	0	40.0%							
9.9%	5	54.9%	6.6%	9	75.3%	2.1%	10	78.0%							
19.3%	3	58.4%	14.1%	7	85.6%	4.8%	8	89.6%							
-	1	50.5%	-	1	56.3%	-	1	59.1%							
1.2%	0	26.3%	1.9%	0	26.8%	1.8%	0	27.1%							
1.2%	0	26.3%	1.9%	0	26.8%	1.8%	0	27.1%							
-	0		-	0	-	-	0								
1.2%	0	26.3%	1.9%	0	26.8%	1.8%	0	27.1%							
_	0			0		_	0								
-	ō		-	ō	-	-	ō								
-	0	_	-	0	_	_	0								
	0	_	-	0	_		0								
_	0	_		0	_	_	0								
	0			0		-	0								
9.4%	5	53.2%	6.2%	9	73.0%	2,0%	10	75.6%							

		Baseline Scenario								
			31/12/20	16		31/12/20	17	31/12/2018		
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions		0	-	-	0	-	-	0	
	Corporates	-	0	-	-	0	-	-	0	
	Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail	0.0%	0	0.0%	0.8%	0	21.9%	0.6%	0	21.89
	Retail - Secured on real estate property	0.0%	0	0.0%	0.8%	0	21.9%	0.6%	0	21.89
	Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Italy	Retail - Secured on real estate ormerty - Of Which: non-SMF	0.0%	0	0.0%	0.8%	0	21.9%	0.6%	0	21.89
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
	Retail - Other Retail - Of Which: non-SME		0	-	-	0	-	-	0	
	Fauity	-	0		-				0	
	Securitisation									
	Other non-credit obligation assets	-	0			0			0	
	IRB TOTAL	0.0%	0	0.0%	0.8%	0	21.9%	0.6%	0	21.8%

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>							
-	0	-	-	0	-		0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
1.8%	0	29.1%	2.9%	0	29.8%	2.2%	0	29.6%							
	U			U			U								
1.8%	0	29.1%	2.9%	0	29.8%	2.2%	0	29.6%							
-	0	-		0	-	-	0	-							
1.8%	0	29.1%	2.9%	0	29.8%	2.2%	0	29.6%							
-	0	-	-	0		-	0	-							
-	0	-	-	0		-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0		-	0	-							
1.8%	0	29.1%	2.9%	0	29.8%	2,2%	0	29.6%							



					Baseline Sce	enario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
 (min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central banks and central governments		0			0		-	0	
Institutions	-	0	-	-	0		-	0	
Corporates	-	0	-	-	0	-	-	0	
Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME	-	0	-	-	0	-	-	0	
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other non-credit obligation assets	-	0	-	-	0		-	0	
IRB TOTAL		0	-	-	0		-	0	

	Adverse Scenario														
	31/12/20	16		31/12/20	17		31/12/20	18							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>							
-	0	-	-	0		-	0								
1	0	1		0	1		0								
-	ő	-	-	0	-	-	0								
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
1	0	1		0			0								
-	0	-	-	ō	-	-	ō	-							
-	0	-	-	0	-	-	0	-							
-	0	-	-	0	-	-	0	-							
1	0	1		0			0								
-	0	-	-	0	-	-	0	-							
							0								
	0	-		0	-		0	-							

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central banks and central governments		0			0			0	
Institutions	-	0	-	-	0	-	-	0	
Corporates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0	-	-	0	
Retail - Qualifying Revolving	-	U	-	-	0	-	-		
Retail - Other Retail	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: SME	-	0	-	-	0	-	-	0	
Retail - Other Retail - Of Which: non-SME Equity	-	0	-	-	0		-	0	
Securitisation	-	U			U			U	
Other non-credit obligation assets		0			0				
Other non-credit obligation assets IRB TOTAL		0	-	_	0	-	_		

				Adverse Scen	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>		
,	0		-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	U		-	U			
1	0	1	1	0		1	0			
	0	_		0			0			
_	0	_		0	_		0			
-	ō	-	-	ō	-	-	ō			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	0	-	-	0	-	-	0			
-	- 0			0			0			
	0			0			0			
	0			0			0			

					Baseline Sce	nario			
		31/12/20	116		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -		Stock of	Coverage Ratio
(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock
Central banks and central governments	-	0	-	-	0	-	-	0	
Institutions	-	0	-	-	0	-	-	0	
Comparates	-	0	-	-	0	-	-	0	
Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
Corporates - Of Which: SME	-	0	-	-	0	-	-	0	
Retail	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: SMF	-	0	-	-	0	-	-	0	
Retail - Secured on real estate property - Of Which: non-SME	-	0	-	-	0		-	0	
Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
Retail - Other Retail	-	0	-	_	0		-	0	
Retail - Other Retail - Of Which: SME	-	ō	-	-	ō		-	ō	
Retail - Other Retail - Of Which: non-SMF	-	0	-	_	0		-	0	
Equity		0	-	_	0		_	i o	
Securitisation					_				
Other non-credit obligation assets		0		-	0	-	-	0	
IRB TOTAL		ō		-	ō	-	-	ō	
<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

	Adverse Scenario													
	31/12/2016 31/12/2017						31/12/2018							
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>						
-	0			0	-		0	-						
-	0	-	-	0	-	-	0	-						
	0	1	1	0		1	0							
_	0	_	_	0	_	_	0							
-	ō	-	-	ō		-	ō							
-	0	-	-	0	-	-	0							
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
-	0	-	-	0	-	-	0	-						
- :	0			0			0							
- 1	0			0		1	0							
	· ·													
-	0		-	0	-	-	0	-						
-	0			0			0							



					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	17,209	0	1	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	44	0	44	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	226	0	58	0	0	0	0.0%
	Corporates	8,203	1,300	8,118	955		572	44.0%
	of which: SME	2,719	670	2,693	497	25	288	43.0%
	Retail	4,408	901	3,270	335	48	622	69.1%
Allied Irish Banks plc	of which: SME	1,244	345	923	143		225	65.2%
Allica Irish bariks pic	Secured by mortgages on immovable property	18,632	6,417	10,938			2,600	
	of which: SME	2,686	2,402		1,600		1,127	
	Items associated with particularly high risk	401	1,145	519	648	55	713	62.3%
	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	84	0	188	0	8	0	0.0%
	Securitisation							
	Other exposures	4,780	0	949	0	0	0	0.0%
	Standardised Total	53,984	9,763	24,084	6,386	399	4,508	46.2%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	17,209	0	1	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	173	0	35	0	0	0	0.0%
	Corporates	1,983	829		609	45	378	45.6%
	of which: SME	609	406		293	14	183	45.1%
	Retail	3,726	732		270	41	512	69.9%
Ireland	of which: SME	1,243	344		142	14	224	65.2%
II Clairu	Secured by mortgages on immovable property	13,672	5,087				1,837	36.1%
	of which: SME	1,134	1,726		1,288	35	724	41.9%
	Items associated with particularly high risk	386	1,144	497	646	55	713	62.3%
	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	59	0	127	0	8	0	0.0%
	Securitisation							
	Other exposures	4,498	0	772	0	0	0	0.0%
	Standardised Total	41,704	7,793	13,851	5,327	324	3,440	44.1%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	6,059	349	6,021	256	38	149	42.8%
	of which: SME	2,049	264	2,038	204	11	105	39.9%
	Retail	661	91	491	31	6	64	70.1%
United Kingdom	of which: SME	1	1	1	0	0	1	68.2%
Office Ringdom	Secured by mortgages on immovable property	4,343	1,302	2,635	621	26	758	58.2%
	of which: SME	1,498	658	1,481	301	17	403	61.2%
	Items associated with particularly high risk	11	1	17	1	0	0	36.1%
	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	26	0	61	0	0	0	0.0%
	Securitisation							
	Other exposures	280		175		0		0.0%
	Standardised Total	11,381	1,743	9,400	910	70	972	55.8%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Allied Irish Banks plc

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	44	0	44	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	1	0	0	0	0	0	0.0%
	Corporates	34	115	34	89	0	38	33.2%
	of which: SME	0	0	0	0	0	0	100.0%
	Retail	2	1	1	0	0	0	57.2%
United States	of which: SME	0	0	0	0	0	0	96.6%
Utilited States	Secured by mortgages on immovable property	19	8	6	4	. 2	4	53.0%
	of which: SME	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%
	Securitisation							
	Other exposures	1	0	1	0	0	0	0.0%
	Standardised Total	100	124	85	93	3	43	34.6%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	0	0	80.9%
France	of which: SME	0	0	0	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	3	1	1	0	0	0	26.1%
	of which: SME	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%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	4	1	2	0	0	0	32.1%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		31/12/2015						
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	44	0	22	0	0	0	0.0%
	Corporates	25	0	25	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	0	0	100.0%
Netherlands	of which: SME	0	0	0	0	0	0	0.0%
Neuleilalius	Secured by mortgages on immovable property	1	0	0	0	0	0	10.8%
	of which: SME	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%
	Securitisation							
	Other exposures	0	0	0	0	0		0.0%
	Standardised Total	71	0	47	0	0	0	31.5%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Allied Irish Banks plc

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	87.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	1	0	0	0	0	0	77.9%
Spain	of which: SME	0	0	0	0	0	0	0.0%
эраш	Secured by mortgages on immovable property	2	1	1	1	0	0	34.6%
	of which: SME	1	0	1	0	0	0	10.1%
	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	Ó	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
	Equity	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	2	1	2	1	0	0	38.4%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	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	1	0	1	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%
Italy	of which: SME	0	0	0	0	0	0	0.0%
Italy	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%
	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%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	1	0	1	0	0	0	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
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%
Securitisation	_	_	_	_	_	_	
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total			0	0	0	0	0.0%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Allied Irish Banks plc

•							
				31/12/2015			
	Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Central governments or central banks	0	0	0	0	0	0	0.0%
Regional governments or local authorities	0	0	0	0	0	0	0.0%
Public sector entities	0	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
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	Ó	Ó	i o	0	C C	0.0%
Collective investments undertakings (CIU)	0	0	0	0	0	0	0.0%
Equity	0	0	0	0	0	0	0.0%
Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

				31/12/2015			
	Exposure	e values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
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	C C	0	0	0	0	0	0.0%
Multilateral Development Banks	0	0	0	0	0	0	0.0%
International Organisations	0	0	0	0	0	0	0.0%
Institutions	0	0	0	0	0	0	0.0%
Corporates	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Retail	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
Secured by mortgages on immovable property	0	0	0	0	0	0	0.0%
of which: SME	0	0	0	0	0	0	0.0%
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%
Securitisation Securitisation							
Other exposures	0	0	0	0	0	0	0.0%
Standardised Total	0	0	0	0	0	0	0.0%

Standardised Total

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	5	40.0%	0.0%	11	40.0%	0.0%	16	40.0%
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities	0.2%	0	3.7%	0.1%	0	3.7%	0.1%	0	3.7%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.1%	0	40.0%	0.0%	0	40.0%			40.0%
	Corporates	0.8%	730		0.6%	787	43.2%			42.6%
	of which: SME	0.9%	337	41.6%	0.7%	359	40.9%			
	Retail	1.9%	767	67.8%	2.0%	868	66.8%			65.6%
Allied Irish Banks plc	of which: SME	2.0%	271	65.5%	2.2%	308	66.3%			
Allica Irisii bariks pic	Secured by mortgages on immovable property	0.7%	2,975		0.7%	3,157	39.2%			
	of which: SME	1.6%	1,223		1.9%	1,279	44.6%			
	Items associated with particularly high risk	3.8%	737	61.5%	2.9%	742	60.9%	2.6%	746	60.4%
	Covered bonds		0	-	-	0		-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0		-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0	-	-	0		-	0	-
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%
	Standardised Total	0.7%	5,214	45.5%	0.7%	5,565	44.9%	0.6%	5,855	44.2%

	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate			Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	
0.1%	11	40.0%	0.1%	22	40.0%	0.1%	33	40.09
-	0		-	0	-	-	0	
10.3%	4	39.6%	7.2%	11	64.2%	2.3%	11	62.29
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	0	40.0%	0.1%	0	40.0%	0.1%	1	40.09
2.2%	876	46.3%	2.2%	1,080	47.4%	1.9%	1,242	47.99
2.8%	415	44.9%	2.5%	498	46.1%	2.1%	566	46.99
2.6%	832	72.2%	4.1%	1,035	72.1%	5.3%	1,256	71.79
2.6%	303	73.1%	4.4%	363	73.0%	5.7%	427	72.09
1.8%	3,428	42.4%	2.0%	3,939	42.8%	2.1%	4,404	43.09
2.7%	1,343	48.3%	3.1%	1,492	49.3%	4.5%	1,660	50.0%
7.5%	837	69.0%	6.4%	916	73.7%	7.1%	990	78.09
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.09
1.5%	5,989	48.4%	1.7%	7,004	49.3%	1.8%	7,937	49.8%

					Baseline Sce	nario			
		31/12/20	16		31/12/20:	17		31/12/201	.8
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	0.0%	5	40.0%	0.0%	11	40.0%	0.0%	16	40.0%
Regional governments or local authorities		0		-	0		-	0	
Public sector entities		0	-	-	0	-	-	0	
Multilateral Development Banks		0		-	0		-	0	
International Organisations		0		-	0	-	-	0	
Institutions	0.1%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.0%
Corporates	2.7%	470	44.4%		501	43.4%	1.7%	527	42.6%
of which: SME	3.0%	215	43.7%		226	42.6%	1.9%	236	41.9%
Retail	2.0%	632	67.3%	2.2%	718	66.0%	2.3%	801	64.4%
Ireland of which: SME	2.0%	266	64.4%		301	65.1%	2.4%	331	64.3%
Secured by mortgages on immovable property	0.7%	2,139	35.6%	0.6%	2,259	35.3%	0.5%	2,323	34.6%
of which: SME	2.6%	788	40.4%	1.9%	807	39.4%	1.6%	821	38.7%
Items associated with particularly high risk	3.8%	737	61.5%	2.9%	742	60.9%	2.6%	745	60.5%
Covered bonds		0		-	0	-	-	0	
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
Collective investments undertakings (CIU)		0		-	0	-	-	0	
Equity		0	-	-	0	-	-	0	
Securitisation Securitisation									
Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
Standardised Total	0.7%	3,983	43.4%	0.7%	4,230	43.0%	0.6%	4,413	42.4%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.1%	11	40.0%	0.1%	22	40.0%	0.1%	33	40.0%
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0	-	-	0	
0.1%	0	40.0%	0.1%	0	40.0%	0.1%	1	40.0%
3.8%	517	47.0%	3.9%	619	49.3%	3.9%	702	50.3%
4.0%	242	47.7%	4.2%	286	50.1%	4.6%	324	51.5%
2.6%	684	72.6%	4.3%	862	72.4%	5.7%	1,059	71.8%
2.6%	302	73.1%	4.3%	362	73.0%	5.7%	426	72.0%
1.9%	2,477	38.1%	1.9%	2,837	38.6%	1.7%	3,156	39.2%
4.8%	867	42.8%	4.4%	981	44.9%	4.8%	1,090	47.1%
7.5%	836	69.0%	6.4%	916	73.7%	7.1%	989	78.0%
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
1.4%	4,525	46.4%	1.6%	5,256	47.5%	1.6%	5,940	48.5%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks		0	-	-	0		-	0	-
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions		0	-	-	0		-	0	
	Corporates	0.2%	212	44.5%		237	44.5%			44.2%
	of which: SME	0.3%	122	38.3%	0.3%	132	38.0%			37.8%
	Retail	0.2%	75	67.9%	0.3%	81	65.0%	0.3%	88	62.2%
United Kingdom	of which: SME	0.9%	1	74.0%	1.0%	1	75.1%	1.2%	1	74.1%
Officea Kinguoffi	Secured by mortgages on immovable property	0.6%	826	56.6%		879	54.2%			51.6%
	of which: SME	1.0%	435	59.2%	1.8%	463	56.1%		490	53.0%
	Items associated with particularly high risk		0	36.1%	-	0	36.1%	-	0	36.1%
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0		-	0	
	Equity		0	-	-	0		-	0	
	Securitisation									
	Other exposures	0.0%	0	0.0%	0.0%	0	0.0%	0.0%		0.0%
	Standardised Total	0.4%	1,113	54.7%	0.5%	1,197	52.7%	0.6%	1,286	50.6%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
-	0			0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-		0	
	0	-	-	0	-		0	
1.7%	300	45.5%	1.7%	398	45.2%	1.4%	475	45.1
2.5%	172	41.4%	2.0%	211	41.6%	1.5%	240	41.8
2.4%	90	66.2%	2.2%	111	67.5%	2.1%	128	68.0
2.4%	1	72.3%	2.2%	1	70.9%	2.1%	1	70.0
1.2%	888	60.2%	2.2%	992	58.2%	3.1%	1,127	55.8
1.1%	449	60.7%	2.4%	484	57.5%	4.2%	540	53.9
	1	44.0%	-	1	49.7%		1	54.9
-	0	-	-	0	-		0	
	0	-	-	0	-	-	0	
	0	-	-	0	-		0	
	0	-	-	0	-		0	
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0
1.5%	1,278	56.6%	1.9%	1,502	54.8%	2.1%	1,731	53.2



Allied Irish Banks plc

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks		0	-	-	0	-	-	0	-
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities	0.2%	0	3.7%	0.1%	0	3.7%	0.1%	0	3.7%
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Corporates	0.2%	39			39	33.2%		39	33.2%
	of which: SME		0	100.0%		0	100.0%		0	100.0%
	Retail	3.9%	1	58.5%		1	59.4%		1	60.1%
United States	of which: SME	3.9%	0	76.4%		0	74.5%		0	73.8%
Office States	Secured by mortgages on immovable property	0.0%	7	51.6%	0.0%	7	50.6%	0.0%	7	49.9%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds		0	-	-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity		0		-	0			0	
	Securitisation									
	Other exposures		0		-	0	-	-	0	-
mouted as: Stock of provisions for defaulted at	Standardised Total	0.2%	46	33.9%	0.2%	46	33.5%	0.2%	46	33.3%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-		0	
10.3%	4	39.6%	7.2%	11	64.2%	2.3%	11	62.29
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	40.0%	0.1%	0	40.0%	0.1%	0	40.09
1.8%	48	41.4%	2.2%	49	41.6%	0.8%	49	41.79
-	0	100.0%	-	0	100.0%		0	100.09
4.3%	1	64.6%	5.4%	1	68.1%	6.2%	1	69.89
4.3%	0	79.8%	4.4%	0	80.1%	5.0%	0	80.89
0.8%	7	51.8%	0.6%	7	51.0%	0.5%	7	50.49
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0	-	-	0	-		0	
	0		-	0	-		0	
5.3%	60	42.1%	3.8%	68	45.0%	1.3%	69	45.09

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0			0			0	
	Regional governments or local authorities		0		-	0	-	-	0	-
	Public sector entities		0		-	0	-	-	0	-
	Multilateral Development Banks		0		-	0	-	-	0	-
	International Organisations		0		-	0	-	-	0	-
	Institutions	-	0	-	-	0	-	-	0	-
	Corporates	0.0%	0	-	0.0%	0	-	0.0%	0	-
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.5%	0	79.8%		0	79.2%	2.2%	0	78.7%
France	of which: SME	2.5%	0	75.6%		0	77.9%	2.2%		78.0%
Trunce	Secured by mortgages on immovable property	0.6%	0	27.7%	0.9%	0	27.3%	0.7%	0	26.8%
	of which: SME		0		-	0		-	0	-
	Items associated with particularly high risk		0		-	0		-	0	-
	Covered bonds		0		-	0		-	0	-
	Claims on institutions and corporates with a ST credit assessment		0		-	0		-	0	-
	Collective investments undertakings (CIU)		0		-	0		-	0	-
	Equity	-	0			0			0	
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.9%	0	33.8%	1.1%	0	33.5%	1.0%	0	33.2%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0		-	0	-		0	
-	0		-	0	-		0	
	0		-	0	-		0	
-	0		-	0	-		0	
0.0%	0		0.0%	0	-	0.0%	0	
-	0		-	0	-		0	
2.8%	0	86.0%	4.3%	0	90.8%	5.5%	0	90.79
2.8%	0	80.6%	4.3%	0	88.5%	5.6%	0	89.89
0.0%	0	35.2%	0.0%	0	35.2%	0.0%	0	35.29
	0		-	0	-		0	
-	0		-	0	-		0	
	0	-	-	0	-		0	
-	0		-	0	-		0	
-	0		-	0	-		0	
	0		-	0	-	-	0	
-	0		-	0	-		0	
0.5%	0	42.0%	0.7%	0	44.5%	0.8%	0	46.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Corporates	0.0%	0	40.0%	0.1%	1	43.8%	0.4%	1	44.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	2.3%	0	92.2%	2.4%	0	88.2%	2.5%	0	85.7%
Netherlands	of which: SME	2.3%	0	75.3%	2.4%	0	77.5%	2.5%	0	77.6%
Neurieriarius	Secured by mortgages on immovable property	0.2%	0	33.3%	0.3%	0	31.3%	0.3%	0	29.8%
	of which: SME		0		-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds		0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	1	46.3%	0.1%	1	44.5%	0.2%	1	44.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0			0			0	
-	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
0.0%	0	-	0.0%	0	-	0.0%	0	
2.5%	1	42.0%	5.1%	2	42.3%	7.5%	4	42.4%
	0	-	-	0			0	
2.6%	0	93.4%	4.6%	0	91.4%	6.1%	0	91.5%
2.6%	0	80.0%	4.6%	0	89.2%	6.1%	0	90.7%
1.1%	0	45.7%	1.5%	0	39.4%	1.3%	0	37.0%
	0	-	-	0	-		0	
	0	-	-	o o	-		0	
	0		-	0			0	
	0	-	-	o o	-		0	
	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	0		-	0			0	
0.9%	1	42.7%	1.8%	2	42.5%	2.4%	4	42.4%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -		Stock of		Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0	-	-	0	-	-	0	-
	Regional governments or local authorities		0	-	-	0	-	-		
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions		0	-	-	0	-	-	0	
	Corporates	0.1%	0	99.3%	0.2%	0	97.0%	0.6%	0	94.4%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.8%	0	77.5%	2.0%	0	77.1%		0	76.8%
Spain	of which: SME	1.8%	0	74.8%	2.0%	0	75.9%	2.2%	0	76.1%
Spain	Secured by mortgages on immovable property	0.0%	0	35.1%		0	34.9%		0	34.6%
	of which: SME	0.0%	0	11.6%	0.2%	0	11.9%	0.4%	0	12.5%
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds	-	0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-		
	Equity	-	0	-	-	0	-	-	C	-
	Securitisation									
	Other exposures		0			0		-	0	
	Standardised Total	0.5%	0	39.4%	0.7%	0	39.7%	0.8%	0	39.8%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.4%	0	98.7%	1.7%	0	88.3%	1.6%	0	83.1%
-	0		-	0	-	-	0	-
2.0%	0	83.1%	3.9%	0	89.0%	5.4%	0	89.3%
2.0%	0	79.5%	3.9%	0	86.7%	5.4%	0	88.2%
0.2%	0	35.0%	1.6%	0	35.2%	2.9%	0	35.3%
0.0%	0	11.3%	2.0%	0	15.8%	3.7%	0	20.9%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	
-	0			0			0	
0.7%	0	39.9%	2.3%	0	41.4%	3.5%	1	42.3%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment			Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	-	0		-	0	-	-	0	-
	Regional governments or local authorities	-	0		-	0	-	-	0	-
	Public sector entities	-	0		-	0	-	-	0	-
	Multilateral Development Banks	-	0		-	0	-	-	0	-
	International Organisations	-	0	-	-	0	-	-	0	-
	Institutions	-	0		-	0		-	0	-
	Corporates	0.0%	0	45.6%	0.0%	0	46.6%	0.0%	0	32.8%
	of which: SME	-	0	-	-	0	-	-	0	-
	Retail	1.3%	0	83.1%	1.7%	0	81.6%	2.0%	0	80.9%
Italy	of which: SME	-	0		-	0		-	0	-
Italy	Secured by mortgages on immovable property	-	0		-	0	-	-	0	-
	of which: SME	-	0		-	0	-	-	0	-
	Items associated with particularly high risk	-	0		-	0		-	0	
	Covered bonds	-	0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0		-	0	-
	Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-
	Equity	-	0		-	0	-	-	0	-
	Securitisation									
	Other exposures	-	0		-	0		-	0	-
	Standardised Total	0.2%	0	83.1%	0.3%	0	81.4%	0.3%	0	80.2%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0	56.7%	0.2%	0	57.8%	0.1%	0	58.3%
-	0	-	-	0	-	-	0	-
1.4%	0	88.8%	3.4%	0	93.6%	5.2%	0	92.9%
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	
	0			0			0	
0.3%	0	88.1%	0.7%	0	89.5%	1.0%	0	88.8%

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0	-	-	0	-	-	0	-
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0			0	-	-	0	
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0			0	-	-	0	
of which: SME	-	0			0	-	-	0	
Retail	-	0			0	-	-	0	
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0			0	-	-	0	
of which: SME	-	0			0	-	-	0	
Items associated with particularly high risk	-	0	-		0	-	-	0	
Covered bonds	-	0	-		0	-	-	0	
Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0	-	-	0	-	-	0	
Securitisation									
Other exposures	-	0			0	-	-	0	
Standardised Total	-	0	-		0	-	-	0	

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio  Default Stock <sup>1</sup>
-	0		-	0			0	
	0	-	-	0	-	-	0	
-	0	-	-	0		-	0	
-	0	-	-	0	-	-	0	
-	0		-	0		-	0	
	0		-	0		-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
	U			U			U	
	0			U		-	0	
	U			0		-	0	
	0			0			0	
	Ö			0			0	
	ا ،			0			0	
	ا ،			0			0	
							,	
-	0	-	-	0			0	
	0		-	0			0	

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



						Baseline Sce	enario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	overnments or central banks	-	0	-	-	0	-	-	0	
	governments or local authorities	-	0	-	-	0	-	-	0	
Public sec	tor entities	-	0	-	-	0	-	-	0	
Multilater	al Development Banks	-	0	-	-	0	-	-	0	
Internation	onal Organisations	-	0	-	-	0	-	-	0	
Institutio	ns	-	0		-	0	-	-	0	
Corporate	es	-	0	-	-	0	-	-	0	
of which	h: SME	-	0		-	0	-	-	0	
Retail		-	0		-	0	-	-	0	
of which	h: SME	-	0		-	0	-	-	0	)
Secured b	y mortgages on immovable property	-	0	-	-	0		-	0	
of which		-	Ó		-	0	-	-	0	
Items ass	ociated with particularly high risk	-	0	-	-	0		-	0	
Covered b		-	0		-	0		-	o	
Claims on	institutions and corporates with a ST credit assessment	-	Ó		-	0	-	-	0	
	investments undertakings (CIU)	-	Ó		-	0	-	-	0	
Equity		-	0		-	0	-	-	0	
Securitisa	tion									
Other exp	osures		0		-	0		-	0	
Standardi		-	ō		-	0		-	ō	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	0			0			0	
-	0		-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0	-	-	0	-	-	0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	
-	0		-	0			0	
-	0		-	0			0	-
-	0		-	0			0	-
-	0		-	0			0	-
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	-
-	0		-	0			0	
-	0		-	0	-	-	0	

Computed as: Stock of provinces for defaulted stock (default stock (as defined in paragraphs E0 and 61 of the Methodological note)

					Baseline Sce	nario			
		31/12/20	16		31/12/20	17		31/12/20	18
	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Central governments or central banks	-	0			0			0	
Regional governments or local authorities	-	0	-	-	0	-	-	0	-
Public sector entities	-	0	-	-	0	-	-	0	-
Multilateral Development Banks	-	0	-	-	0	-	-	0	-
International Organisations	-	0	-	-	0	-	-	0	-
Institutions	-	0	-	-	0	-	-	0	-
Corporates	-	0	-		0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Retail	-	0	-	-	0	-	-	0	-
of which: SME	-	0	-	-	0	-	-	0	-
Secured by mortgages on immovable property	-	0	-		0	-	-	0	-
of which: SME	-	0	-		0	-	-	0	-
Items associated with particularly high risk	-	0	-		0	-	-	0	-
Covered bonds	-	0	-	-	0	-	-	0	-
Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
Equity	-	0			0			0	-
Securitisation									
Other exposures	-	0	-		0	-		0	-
Standardised Total	-	0	-	-	0	-	-	0	-

				Adverse Sce	nario			
	31/12/20	16		31/12/20			31/12/20:	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0		-	0	-		0	
-	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-1	0	-	-	0	-	-	0	
-1	0		-	0	-		0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
_1	0	-	-	0	-	-	0	
-1	0		-	0			0	
-	0			0			0	
	0	-	-	0	-	-	0	

omputed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



## **2016 EU-wide Stress Test: Securitisations**

		24 /42 /2045		Baseline Scenario		Adverse Scenario				
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Exposure values	STA	0								
Exposure values	IRB Total	517 517								
	STA	0	0	0	0	0	0	0		
Risk exposure amounts	IRB Total	60	68	75	82	95	168	284		
	Total	60	68	/5	82	95	168	284		
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0		



	(mln EUR)								31/12/2015								
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)				
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M [	Austria	0 0 0 0 0 30 30	0 0 0 0 0 30 0	0 0 0 0 0 0 30 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Belgium	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Czech Republic	0 0 0 0 0 36 0	0 0 0 0 0 36 0	0 0 0 0 0 36 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	Denmark	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Estonia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Tot	France	0 0 90 56 129 0 0	0 0 90 56 129 0 0	0 0 90 56 129 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Germany	0 0 36 50 124 0 0	0 0 36 50 124 0 0	0 0 36 50 124 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Ireland	0 816 1.270 1.162 9.278 1.665 315	0 816 1.270 1,162 9.278 1,665 315 14,506	0 816 1.270 338 2.280 414 287 <b>5,406</b>	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 823 1.382 1,251 28 3,484	0 0 0 0 5.616 0 5,616	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Italy	0 0 0 0 0 1,164 0	0 0 0 0 0 1,164 0	0 0 0 0 0 1,164 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Malta	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	0 0 54 55 117 33 0	0 0 54 55 117 33 0	0 0 54 55 117 33 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 47 73 0	0 0 0 0 0 47 73 0	0 0 0 0 0 47 73 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Portugal	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0 55 0 <b>55</b>	0 0 0 0 0 55 0 <b>55</b>	0 0 0 0 0 55 0 <b>55</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Spain	0 0 0 0 90 1,063 0 1,153	0 0 0 0 90 1,063 0	0 0 0 0 90 1,063 0 1,153	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0
[ 0 - 3M [	Sweden	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	United Kingdom	0 0 0 11 0 78 0 0	0 0 11 0 78 0 0	0 0 11 0 78 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Norway	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	<b>0</b> 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				1)			Derivatives with p	positive fair value	Derivatives with I	negative fair value	Derivatives with	positive fair value	Derivatives with negative fair value	
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0
「0-3M「 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
10 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Tot	Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



Allied Irish Banks plc

	(min EUR) 31/12/2015																
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SC	INDIRECT SOVEREIGN EXPOSURES (3) (on and off balance sheet)			
		of provisions) (1)			(1)					positive fair value	Derivatives with negative fair value		Derivatives with positive fair value		Derivatives with negative fair value		
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	
[ 0 - 3M [	Africa	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Others	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
To	otal	17,898	17,898	8,798	0	0	3,484	5,616	0	0	0	0	0	0	0	0	

#### Notes, definitions and regions:

Notes, definitions and reaions:
(1) The exosors reported cover only exosures to central, recional and local covernments on immediate borrower basis, and do not include exosoures to other counterparts with full or partial covernment ouarantees. Exosoures to central banks should not be included here.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching.
(2) For positions in HPT this should include cross exosoures from) net of cash after to coster counterparts on where there is a maturity matching of the denomination and or accounting dassification of the positions.
Other advanced not EEA: Isba, Korea, New Zealand, San Marino, Sancoure Tailwan and Russis
Other CEE non EEA: Albania. Bosin and Herzecovina. Kosovo. PTR Macedonia. Morteneoro. Serbia. and Turkev.
Middle Easts: Veneruelable Jurousuv Trinidad and Tobaco.Surinamia. Julya Lebanom. Kuwat. Jordan Irao "Iran.Dilbouti and Bahrain.
Latin America: Venezuela Jurousuv Trinidad and Tobaco.Surinamia. Surinamia. Surinamia. Costa Rica. Colombia. Chile . Brazil. Bolivia and Belize.
Affrica. South Affrica. Turinsia. Morcoc. Evort and Moreia.



# **2016 EU-wide Stress Test - Risk exposure amounts**

			Baseline scenario		Adverse scenario				
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018		
Risk exposure amount for credit risk	53,596	54,127	53,715	53,786	56,032	56,843	56,577		
Risk exposure amount for securitisations and re-securitisations	60	68	75	82	95	168	284		
Risk exposure amount other credit risk	53,536	54,059	53,640	53,704	55,938	56,675	56,293		
Risk exposure amount for market risk	1,809	1,809	1,809	1,809	1,809	1,809	1,809		
Risk exposure amount for operational risk	3,139	3,826	4,064	3,969	3,826	3,724	3,376		
Other risk exposure amounts	5	5	5	5	5	5	5		
Total risk exposure amount	58,549	59,767	59,593	59,569	61,672	62,381	61,767		



# 2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	1,927	1,927	1,927	1,927	1,659	1,566	1,343
Interest income	3,240	2,971	2,877	2,781	2,972	2,880	2,657
(Interest expense)	-1,314	-979	-824	-824	-1,314	-1,314	-1,314
Dividend income	26	26	26	26	2	2	2
Net fee and commission income	405	405	405	405	320	320	320
Gains or (-) losses on financial assets and liabilities held for trading, net	90	-1	-1	-1	-243	-1	-1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				-1		
Other operating income not listed above, net	181	0	0	0	-11	0	0
Total operating income, net	2,628	2,356	2,356	2,356	1,726	1,887	1,664
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	925	-454	-450	-375	-1,540	-1,468	-1,297
Other income and expenses not listed above, net	-1,639	-1,696	-1,554	-1,564	-1,918	-1,665	-1,667
Profit or (-) loss before tax from continuing operations	1,914	206	352	417	-1,732	-1,246	-1,300
(Tax expenses or (-) income related to profit or loss from continuing operations)	-534	-26	-44	-52	519	374	390
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year	1,380	180	308	365	-1,212	-872	-910
Attributable to owners of the parent	1,380	180	308	365	-1,212	-872	-910
Amount of dividends paid	446	54	92	110	0	0	0
Attributable to owners of the parent net of estimated dividends	933	126	215	256	-1,212	-872	-910

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).



### 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	11,048	11,531	11,671	11,899	9,463	8,042	6,341
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	9,285	9,752	9,906	10,112	7,721	6,233	4,565
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,083	3,083	3,083	3,083	3,083	3,083	3,083
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	5,689	5,816	6,031	6,287	4,477	3,605	2,695
	A.1.3	Accumulated other comprehensive income	1,456	1,267	1,230	1,193	1,093	1,056	1,019
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	918	918	918	918	609	609	609
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	554	554	554	554	-32	-32	-32
	A.1.4	Other Reserves	1,422	1,574	1,574	1,574	1,574	1,574	1,574
	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	-360	-360	-360	-360	-360	-360	-360
	A.1.8	(-) Intangible assets (including Goodwill)	-292	-292	-292	-292	-292	-292	-292
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3,171	-3,146	-3,102	-3,049	-3,691	-4,065	-4,455
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	-36	-49	-33
	A.1.11	(-) Defined benefit pension fund assets	-153	-153	-153	-153	-569	-569	-569
	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
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0
	A.1.14.1	Of which: from securitisation positions (-)	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
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0
	A.1.21	Transitional adjustments	1,611	1,963	1,894	1,830	2,442	2,250	1,903
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0
	A.1.21.3	Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/- )	-918	-367	-184	0	-243	-122	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	-332	-222	-111	0	13	6	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	2,861	2,552	2,189	1,830	2,672	2,365	1,903
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	2,854	2,516	2,171	1,830	2,745	2,399	1,903
	A.1.21.5.2	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
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	494	494	494	494	487	489	494
	A.2.1	Additional Tier 1 Capital instruments	494	494	494	494	494	494	494
	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	40.400	0	-7	-5	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	9,779	10,246	10,400	10,606	8,208	6,722	5,059
	A.4 A.4.1	TIER 2 Capital (net of deductions and after transitional adjustments)	<b>1,269</b>	<b>1,285</b> 973	<b>1,271</b> 973	<b>1,293</b>	<b>1,254</b> 973	<b>1,320</b>	<b>1,282</b> 973
		Tier 2 Capital instruments  Other Tier 2 Capital instruments and deductions			973				
	A.4.2	Other Tier 2 Capital components and deductions	20	77	104	167	54	158	157
	A.4.3 B	Tier 2 transitional adjustments  TOTAL RISK EXPOSURE AMOUNT	276 58,549	235 <b>59,767</b>	59,593	153 <b>59,569</b>	228 <b>61,672</b>	189 <b>62,381</b>	152 <b>61,767</b>
TOTAL RISK EXPOSURE AMOUNT	B.1	TOTAL RISK EXPOSURE AMOUNT  Of which: Transitional adjustments included	58,549	59,767	29,293	59,569	61,672	62,381	61,767
	C.1	Or Winlon: Transitional adjustments included  Common Equity Tier 1 Capital ratio	15.86%	16.32%	16.62%	16.97%	12.52%	9.99%	7,39%
CAPITAL RATIOS (%)	C.1	Common Equity Her 1 Capital ratio  Tier 1 Capital ratio	16.70%	17.14%	17.45%	17.80%	13.31%	10.78%	7.39% 8.19%
Transitional period	C.3	Total Capital ratio	18.87%	19.29%	19.58%	19.98%	15.34%	12.89%	10.27%
	D.1	Common Equity Tier 1 Capital ratio (1)	13.11%	13.03%	13.44%	13.90%	8.56%	6.38%	4.31%
CAPITAL RATIOS (%)	D.1	Tier 1 Capital ratio (2)	13.11%	13.86%	14.27%	14.73%	9.36%	7.18%	5.11%
Fully loaded	D.3	Total Capital ratio (3)	15.65%	15.62%	16.08%	16.65%	11.03%	8.99%	6.94%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period	0	0	0	0	0	0	0
	F	(cumulative conversions) (4)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into				Ů	2094	2094	2094
	F.1	Common Equity Tier 1 or are written down upon a trigger event (5)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	1600
Memorandum items	G.1	Total leverage ratio exposures (transitional)	106,343	106,343	106,343	106,343	106,343	106,343	106,343
	G.2	Total leverage ratio exposures (tulis loaded)	104,731	104,731	104,731	104,731	104,731	104,731	104,731
	G.3	Leverage ratio (transitional)	9.20%	9.64%	9.78%	9.97%	7.72%	6.32%	4.76%
	G.4	Leverage ratio (fully loaded)	7.80%	7.91%	8.12%	8.38%	5.51%	4.27%	3.01%
(1) Fully loaded CET1 capital rati		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]	1.2570			370		70	2.2270



### **2016 EU-wide Stress Test**

### Information on performing and non-performing exposures<sup>1</sup>

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(min EUR)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	25,315	0	10	10	0	6	0
Central banks	. 0	0	0	0	0	0	0
General governments	14,266	0	0	0	0	0	0
Credit institutions	4,594	0	0	0	0	0	0
Other financial corporations	6,398	0	6	6	0	4	0
Non-financial corporations	57	0	4	4	0	2	0
Loans and advances(including at amortised cost and fair value)	72,305	249	18,024	14,242	370	6,457	9,339
Central banks	779	0	0	0	0	0	0
General governments	512	0	14	14	1	11	0
Credit institutions	1,563	0	0	0	0	0	0
Other financial corporations	742	0	138	135	0	61	11
Non-financial corporations	28,280	85	9,084	7,021	179	3,700	3,459
Households	40,429	164	8,788	7,072	190	2,685	5,869
DEBT INSTRUMENTS other than HFT	97,620	249	18,034	14,252	52 370 6,463		9,339
OFF-BALANCE SHEET EXPOSURES	11,122		399	298	8 0 0		0

<sup>&</sup>lt;sup>1</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



### **2016 EU-wide Stress Test**

### Information on forborne exposures<sup>1</sup>

		31/12/2015				
	Gross carrying ar with forbearance	nount of exposures measures	Accumulated impairr changes in fair value and provisions for ex forbearance measure	due to credit risk cposures with	Collateral and financial guarantees received on	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	
Central banks	0	0	0	0	0	
General governments	0	0	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	11,050	8,025	1,855	1,750	7,299	
Central banks	0	0	0	0	0	
General governments	12	9	0	0	0	
Credit institutions	0	0	0	0	0	
Other financial corporations	2	2	1	1	2	
Non-financial corporations	4,075	4,075 3,300 730				
Households	6,961 4,714 1,124			1,059	5,362	
DEBT INSTRUMENTS other than HFT	11,050 8,025 1,855 1,750			7,299		
Loan commitments given	151	101	0	0	0	

<sup>1</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30