

### **2021 EU-wide Stress Test**

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



### 2021 EU-wide Stress Test: Summary

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

<sup>1</sup> Conversions not considered for CET1 computation

<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

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

	10	
	TO	
	<b>±</b> 0	

New definition of default?

Yes



		_															
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Εχροςι	re values			Risk expos	sure amounts								
_			A-II	RB	F-I	RB	A-IF	RB	F-II	RB	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	(1	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 expos
	Central banks		0		6,317	0	0	(	0 0		0 6,060	0	0	0	0		0 -
	Central governments		0		3,012	0	0	(	D 48		0 25	6	0	0	0		0 0
	Institutions		0		) 14,433	0	0	(	2,024		0 393	0	0	0	0		0 -
	Corporates		0		12,587	539	0	(	14,017		0 8,106	3,792	539	68	457	15	5 28
	Corporates - Of Which: Specialised Lending		0		) 1,210	0	0	(	0 899		0 1,051	9	0	2	0		0 -
	Corporates - Of Which: SME		0		2,631	359	0	(	3,258		0 1,375 0 16,341	1,256	359	37	151	9	0 25 5 29 5 29
	Retail		17,528	1,05		0	4,977	750	0 0		0 16,341	1,186		21	31	31	.5 2
	Retail - Secured on real estate property		17,528	1,058	3 0	0	4,977	750	0 0		0 16,341	1,186	1,058	21	31	31	.5 2
AIB Group plc	Retail - Secured on real estate property - Of Which: SME		0		0 0	0	0	(	0 0		0 0	0	0	0	0		0 -
Aib Gloup bic	Retail - Secured on real estate property - Of Which: non-SME		17,528	1,05	3 0	0	4,977	750	0 0		0 16,341	1,186	1,058	21	31	31.	.5 2'
	Retail - Qualifying Revolving		0		0 0	0	0	(	0 0		0 0	0	0	0	0		0 -
	Retail - Other Retail		0		0 0	0	0	(	0 0		0 0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: SME		0		0 0	0	0	(	0 0		0 0	0	0	0	0		0 -
	Retail - Other Retail - Of Which: non-SME		0		0 0	0	0	(	0 0		0 0	0	0	0	0		0 -
	Equity		0		)		0	(	0		0	0	0	0	0		0 -
	Securitisation																
	Other non-credit obligation assets		6		)		6	(	D		3	4	0	0	0		0 -
	IRB TOTAL		17,534	1,058	36,349	539	4,983	750	16,088		0 30,928	4,988	1,598	89	489	470	0 29.4

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

		Actual														
									31/12/2020							
			Exposu	ire values			Risk expos	ure amounts								
		A-IF	RB	F-IR	В	A-I	RB	F-II	RB				Stock of	Stock of	Stock of	Coverage Ratio -
towN um	(mln EU	Non-defaulted R, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure		
37	Central banks	0	(	5,900	(	0 0	C	0		0 5,900		D	0 0	0	) (	
38	Central governments	0	(	0 0	(	0 0	C	0		0 0		D	0 0	0	) (	J -
39	Institutions	0	(	0 4,842	(	0 0	C	560		0 229		D	0 0	0	) (	- ز
40	Corporates	0	(	0 704	42	2 0	C	661		0 393	158	3 4	2 2	13	3 10	0 22.97%
41	Corporates - Of Which: Specialised Lending	0	0 0		(	0 0	C	162		0 201		1	0 0	0	) (	j -
42	Corporates - Of Which: SME	0	0 0		(	0 0	C	14		0 2		3	0 0	1	. (	j -
43	Retail	8	8 5		(	0 5	4	0		0 6		2	5 0	0	) 1	1 27.87%
44	Retail - Secured on real estate property	8	l	5 0		5		0		0 6		2	5 0	0	) 1	1 27.87%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	(	0 0 (		0 0 0		0		0 0		0	0 0	0	) (	j -
46 ONTED RINODON	Retail - Secured on real estate property - Of Which: non-SME	8	I	5 0	(	0 5 4		0		0 6		2	5 0	0	) 1	1 27.87%
47	Retail - Qualifying Revolving	0	(	0 0	(	0 0	C	0		0 0	(	D	0 0	0	) (	<i>)</i> -
48	Retail - Other Retail	0	(	0 0	(	0 0	C	0		0 0		D	0 0	0	) (	<i>)</i> -
49	Retail - Other Retail - Of Which: SME	0	(	0 0	(	0 0	C	0		0 0		D	0 0	0	) (	<i>)</i> -
50	Retail - Other Retail - Of Which: non-SME	0	(	0 0	(	0 0	C	0		0 0		D	0 0	0	) (	<i>)</i> -
51	Equity	0	(	D		0	C			0		0	0 0	0	) (	/
52	Securitisation															
53	Other non-credit obligation assets	0	(			0	0			0			0 0	0	) (	<u>/-</u>
54	IRB TOTAL	8	5	5 11,446	42	2 5	4	1,221		0 6,528	160	4	/ 2	13	11	L 23.51%

								Actual						
								31/12/2020						
		Ex	oosure values			Risk exposu	ire amounts							
		A-IRB	F-IRB		A-IRB		F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(mln I	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted D	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	Ire Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Change 2 average very
55	Central banks	0	0 191	0	0	0	0		0 154	0	0	0 0	0	J -
56	Central governments	0	0 256	0	0	0	0		0 0	0	0	0 0	0	/ -
57	Institutions	0	0 355	0	0	0	66		0 58	0	0	0 0	0	/ -
58	Corporates	0	0 2,237	5	0	0	2,754		0 1,750	413	5 14	4 41	1	1 15.12%
59	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0		0 0	0	0	0 0	0	/ -
60	Corporates - Of Which: SME	0	0 0	0	0	0	0		0 0	0	0	0 0	0	/-
61	Retail	2	0 0	0	0	0	0		0 1	0	0	0 0	0	3.28%
62	Retail - Secured on real estate property	2	0 0	0	0	0	0		0 1	0	0	0 0	0	3.28%
	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0		0 0	0	0	0 0	0	<i>)</i> -
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	2	0 0	0	0	0	0		0 1	0	0	0 0	0	3.28%
65	Retail - Qualifying Revolving	0	0 0	0	0	0	0		0 0	0	0	0 0	0	) -
66	Retail - Other Retail	0	0 0	0	0	0	0		0 0	0	0	0 0	0	) -
67	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0	0		0 0	0	0	0 0	0	<i>)</i> -
68	Retail - Other Retail - Of Which: non-SME	0	0 0	0	0	0	0		0 0	0	0	0 0	0	J -
69	Equity	0	0		0	0			0	0	0	0 0	0	/ -
70	Securitisation													
71	Other non-credit obligation assets	0	0		0	0			0	0	0	0 C	0	) -
72	IRB TOTAL	2	0 3,039	5	0	0	2,819		0 1,963 4	13	5 14	4 41	1	14.53%

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

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

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

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposu	re values			Risk exposu	ure amounts								
	A-1	IRB	F-1	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Datia
									Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	otage o exposare
(mln EUR, %)															
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0		0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0			0	0			0	0	0	0	0	0	
	0	0			0	0			0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-

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

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

										Actual							
										31/12/2020							
				Expos	ıre values			Risk expos	ure amounts								
			A-I	RB	F-)	IRB	A-I	RB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Rati
/N 1		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rat Stage 3 expos
	Central banks		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	) (	0 -
2	Central governments		0		0 0	(	0 0	(	D C	)	0 0	)	0	0	0 (	) (	0 -
	Institutions		0		0 0	(	0 0	(	0 0		0 0	)	0	0	0 (	) (	0 -
	Corporates		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	0 (	0 -
	Corporates - Of Which: Specialised Lending		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	0 (	0 -
	Corporates - Of Which: SME		0		0 0	(	0 0	(	D C		0 0	)	0	0	0	0 (	0 -
	Retail		0		0 0	(	0 0	(	D C	)	0 0	)	0	0	0 (	0 (	0 -
	Retail - Secured on real estate property		0		0 0	(	0 0	(	D C		0 0	)	0	0	0	0 (	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(	0 0	(	D C	)	0 0	)	0	0	0 (	) (	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		00	(	0 0	(	D C	)	0 0	)	0	0	0 (	) (	0 -
	Retail - Qualifying Revolving		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	0 (	0 -
	Retail - Other Retail		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	0 (	0 -
	Retail - Other Retail - Of Which: SME		0		0 0	(	0 0	(	D C		0 0	)	0	0	0 (	0 (	0 -
	Retail - Other Retail - Of Which: non-SME		0		0 0	(	0 0	(	0 0		0 0	)	0	0	0 (	0 (	0 -
	Equity		0		0		0	(	0		C	)	0	0	0 (	0 (	0 -
	Securitisation																
	Other non-credit obligation assets		0		0		0	(	0		C	)	0	0	0 (	0 (	0 -
8	IRB TOTAL		0		0 0	0	0	(	0		0 0		0	0	0 (	) (	<u>0</u> -





													ne Scenario										
						31/12/2021						31/:	12/2022							31/12/2023			
		(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3	St exposure provi Stage :	cock of isions for pr 1 exposure Stag	Stock of provisions for age 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Fe Stage 3 exp
	Central banks		0	0	0		0 (	) (	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Central governments		0	0	0		0 (	0	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Institutions		19	0	0		0	0	1.96%	18	1	1	0	0	0	1.91%	1	8	1	1 C	)	0	0
	Corporates		4,919	2,117	767	2	4 87	7 22	7 29.56%	5,052	1,752	1,000	19	60	292	29.22%	5,15	7 1,47	9 1,16	7 19	5	0 34	40 29
	Corporates - Of Which: Specialised Lending		721	2	. 0		0	0	21.65%	722	2	0	0	0	0	21.63%	72	1	2	0 0	)	0	0 2
	Corporates - Of Which: SME		1,550	858	571	. 1	9 40	0 150	26.27%	1,625	630	724	14	22	191	26.37%	1,71	3 44	9 81	7 15	5 10	6 21	16 26
	Retail		14,942	2,408	1,214	ł	8 2	1 330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,59	5 2,38	7 1,58	1 7	2	1 36	68 23
	Retail - Secured on real estate property		14,942	2,408	1,214	ł	8 2	1 330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,59	5 2,38	7 1,58	1 7	2	1 36	68 23
IRELAND	Retail - Secured on real estate property - Of Which: SME		0	0	0		0 (	0	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		14,942	2,408	1,214	ł	8 2	1 330	27.18%	14,585	2,566	1,412	7	24	351	24.85%	14,59	5 2,38	7 1,58	1 7	2	1 36	68 23
	Retail - Qualifying Revolving		0	0	0		0 (	0 (	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Retail - Other Retail		0	0	0		0 (	0	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0		0 (	0	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	0		0 (	0	) -	0	0	0	0	0	0	-		D	0	0 0	)	0	0 -
	Equity		0	0	0		0	0	) -	0	0	0	0	0	0	-		0	0	0 0		0	0 -
	Securitisation																						
	Other non-credit obligation assets		3	4	0		0 (	0 (	) -	3	4	0	0	0	0	-		3	4	0 0		0	0 -
	IRB TOTAL		19,882	4,529	1,981	3	2 108	3 557	7 28.10%	19,658	4,322	2,412	25	84	643	26.65%	19,773	3 3,87	1 2,749	26	7:	L 70	08 25.7

													Baseline Scenario	)									
						31/12/2021							31/12/2022						31/12/20	)23			
		(mln EUR, %)		Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3 e	Stock o xposure provisions Stage 1 exp	of Stock 5 for provision 5 osure Stage 2 ex	of Stock s for provisio posure Stage 3 ex	c of ns for Stag kposure	verage Ige 3 e
	Central banks		5,895	5	2 3	3	1 (	)	40.00%	5,89	91 4	ł	6 1	L	0	2 40.00%	5,886	5	9	1	0	4	
	Central governments		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Institutions		229	)	0 0		0 (	) (	40.00%	22	29 0	)	0 0	)	0	40.00%	228	0	0	0	0	0	
	Corporates		481		62 49		0 5	5 13	3 25.54%	50	05 31	. 5	57 (	)	3 1	5 27.00%	513	18	62	0	2	17	
	Corporates - Of Which: Specialised Lending		202	2	0 0		0 (	) (	21.65%	20	02 0	)	0 (	)	0	21.63%	201	1	0	0	0	0	
	Corporates - Of Which: SME		6	5	4 1		0 (	) (	) 45.78%	þ	8 2	2	2 (	)	0	46.42%	8	1	2	0	0	1	
	Retail		6	5	2 5		0 (	)	27.02%	þ	5 2	2	6 (	)	0	2 26.11%	5	2	6	0	0	2	
	Retail - Secured on real estate property		6	5	2 5		0 (	)	L 27.02%	b	5 2	2	6 (	)	0	2 26.11%	5	2	6	0	0	2	
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		C	)	0 0		0 (	) (	) -		0 0	)	0 (	)	0	) -	0	0	0	0	0	0 -	
	Retail - Secured on real estate property - Of Which: non-SME		6	5	2 5		0 (	)	L 27.02%	b	5 2	2	6 (	)	0	2 26.11%	5	2	6	0	0	2	
	Retail - Qualifying Revolving		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Retail - Other Retail		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Retail - Other Retail - Of Which: SME		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Retail - Other Retail - Of Which: non-SME		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Equity		C	)	0 0		0 (	) (	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	Securitisation																						
	Other non-credit obligation assets		C	)	0 0		0 0	) ()	) -		0 0	)	0 0	)	0	) -	0	0	0	0	0	0 -	
	IRB TOTAL		6,611	. 6	56 58		1 5	5 15	<b>26.44</b> %	6,62	29 37	6	8 1		3 1	28.09%	6,633	25	77	1	2	22	2

											Baseline Scenario	)									
				31/12/2021							31/12/2022							31/12/2023			
RowN um	(mln	Stage 1 exposure	e Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposu	Coverage Ratio - Stage 3 exposure
55	Central banks	15	4 0 (	D	0 0	) (	40.00%	б 15	54 0	)	0	0 (	0 0	40.00%	o 154	0	C	0 0		0	0 40.00%
56	Central governments		0 0 0	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0		0	0 -
57	Institutions	5	8 0 (	)	0 0	) (	40.00%	ő 5	58 0	)	0	0 (	0 0	40.00%	58	3 0		0 0		0	0 40.00%
58	Corporates	1,46	0 675 33	3	4 37	12	2 37.01%	1,26	51 837	7 7	70	3 44	4 27	38.58%	1,116	939	113	3 3		13	4 39.11%
59	Corporates - Of Which: Specialised Lending		0 0 0	)	0 0	) (	) -		0 0		0	0 (	00	-	(	0		0 0		0	0 -
60	Corporates - Of Which: SME		0 0 (	)	0 0	) (	) -		0 0	)	0	0 (	0 0	-	(	0	C	0 0		0	0 -
61	Retail		1 0 (	)	0 0	) (	12.45%	, 0	1 0	)	0	0 (	0 0	12.46%	o 1	. 0	C	0 0		0	0 12.38%
62	Retail - Secured on real estate property		1 0 (	)	0 0	) (	12.45%	, D	1 0	)	0	0 (	0 0	12.46%	o 1	. 0	C	0 0		0	0 12.38%
63 64 UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0 0 (	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0 0		0	0 -
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME			)	0 0	) (	12.45%	Ó	1 0		0	0 (	0 0	12.46%	) 1	. 0	0	0 0		0	0 12.38%
65	Retail - Qualifying Revolving		0 0 (	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0 0		0	0 -
66	Retail - Other Retail		0 0 0	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0 0		0	0 -
67	Retail - Other Retail - Of Which: SME		0 0 (	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0 0		0	0 -
68	Retail - Other Retail - Of Which: non-SME		0 0 (	)	0 0	) (	) -		0 0		0	0 (	0 0	-	(	0	0	0 0		0	0 -
69	Equity		0 0 (	)	0 0	) (	) -		0 0	)	0		0 0	-	(	0	0	0 0		0	0
70	Securitisation																				/
71	Other non-credit obligation assets		0 0 (	)	0 0	) (	) -		0 0	)	0	0 (	0 0	-	(	0	C	0 0		0	0 -
72	IRB TOTAL	1,67	3 675 33	3	4 37	12	2 36.78%	o 1,47	4 837	'  70	0	3 44	4 27	38.44%	1,329	939	113	3	4	3	44 39.02%

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
Sinn EUR, %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	tage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	6,055	2	3	3	1 0	1	40.00%	6,050	4	6	1	0	2	40.00%	6,045	5	9	1	0		40.00%
	25	6	(	0 (	0 0	0	1.51%	25	6	0	0	0	0	2.77%	25	6	0	0	0		) 3.95% ) 11.31%
	392	1	(	0 (	0 0	0	14.41%	391	1	1	0	0	0	11.84%	390	1	2	0	0	) (	11.31%
	8,524	3,031	883	3 28	3 149	264	29.86%	8,528	2,724	1,185	22	123	355	29.97%	8,512	2,502	1,424	23	107	430	0 30.22% 0 21.61% 7 26.53%
	1,058	3	(	0 (	0 0	0	21.65%	1,058	2	0	0	0	0	21.63%	1,057	3	0	0	0		21.61%
	1,556			2 19	9 40	151	26.30%	1,633	632	725	14	22	192	26.41%	1,721	450	819	15	16	217	7 26.53%
	14,952	2,412	1,222	2 8	3 21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390 2,390	1,590	7	21	. 370	23.29%
	14,952	2,412	1,222	2 8	3 21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%
	0	0	(	0 (	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	(	) -
	14,952	2,412	1,222	2 8	3 21	332	27.17%	14,595	2,570	1,420	7	24	353	24.84%	14,605	2,390	1,590	7	21	370	23.29%
	0	0	(	0 (	0 0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	(	) -
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	3	4	)			0	-	3	4 <b>F 200</b>	0	0	0	0	-	3	4	0	0	0		
	29,950	5,454	2,109	9 37	170	597	28.31%	29,592	5,309	2,613	30	147	711	27.19%	29,580	4,908	3,025	31	128	804	26.59%







												<b>Baseline Scenari</b>	)								
					31/12/20	)21						31/12/2022						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage 2 exposure Stage 3 exposi	Stock o ure provisions Stage 1 exp		Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure	Stock of provisions for Stage 3 exposu	
109		Central banks		0 0	0	0	0	0 -		0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
110		Central governments		0 0	0	0	0	0 -	(	0 C	)	0	0	0 0	) -	0	0	0	0	0	0 -
111		Institutions		0 0	0	0	0	0 -	(	0 C	)	0	0	0 0	) -	0	0	0	0	0	0 -
112		Corporates		0 0	0	0	0	0 -	(	0 C	)	0	0	0 0	) -	0	0	0	0	0	0 -
113		Corporates - Of Which: Specialised Lending		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
114		Corporates - Of Which: SME		0 0	0	0	0	0 -	(	0 C	)	0	0	0 0	) -	0	0	0	0	0	0 -
115		Retail		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
116		Retail - Secured on real estate property		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
119		Retail - Qualifying Revolving		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
120		Retail - Other Retail		0 0	0	0	0	0 -	(	0 0	)	0	0	0 0	) -	0	0	0	0	0	0 -
121		Retail - Other Retail - Of Which: SME		0 0	0	0	0	0 -		0 0		0	0	0 0	) -	0	0	0	0	0	0 -
122		Retail - Other Retail - Of Which: non-SME		0 0	0	0	0	0 -		0 0		0	0	0 0	) -	0	0	0	0	0	0 -
123		Equity		0 0	0	0	0	0 -		0 0		0	0	0 0	) -	0	0	0	0	0	0 -
124		Securitisation																			
125		Other non-credit obligation assets		0 0	0	0	0	0 -		0 0		0	0	0 0	) -	0	0	0	0	0	0 -
126		IRB TOTAL		0 0	0	0	0	0 -		0		0	0	0 0	-	0	0	0	0	0	0 -

RowN um			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)	Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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		0 0	) (	0 (	0 0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0 0	0	0	-
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		0 0			) 0	0	-	0	0		0	0	0	-		0 0	0	0	0	0	-

										<b>Baseline Scenario</b>	·									
				31/12/2021						31/12/2022							31/12/2023			
EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	) C	0 0	0	-	0	0 0	) (	) 0	0 0	-	0	0	0	0	0	0	-
	0	0	0	) C	0	0	-	0	0 0	) (	) 0	) 0	-	0	0	0	0	0	0	-
	0	0	0	) C	00	0	-	0	0 0	) (	00	00	-	0	0	0	0	0	0	-
	0	0	0	) C	0	0	-	0	0 0	) ()	0	) 0	-	0	0	0	0	0	0	-
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	0	0	0		0 0	0	-	0	0 0				-	0	0	0	0	0	0	-
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I											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0	0	0	) (	0 0	-	0	0	0	0	0	0	) -	0	0	) (	00	0	0	-
	0	0	0	0	) (	0 0	-	0	0	0	0	0	C	) -	C	C	) (	00	0	0	r
	0	0	0	0	) (	0 0	-	0	0	0	0	0	C	) -	C	C	) (	00	0	0	
	0	0	0	0	) ()	0 0	-	0	0	0	0	0	0	) -	C	0	) ()	0 0	0	0	
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	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											<b>Baseline Scenario</b>									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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											<b>Baseline Scenario</b>									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	0 0	0		0 0	) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0	) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 C	) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
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	0	0 0	0 0		0 0	) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 0	) -	0	C	0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 C	) -	0	C	0 0	0	0	0	-	0	0	0	0	0	0	
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												A	dverse Scenario										
						31/12/2021							31/12/2022							31/12/2023	_	_	
		(mln EUR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage	3 exposure Si	Stock of provisions for tage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		re Stage 2 exposu	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0 0		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
	Central governments		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		D	0 -
	Institutions		19	0	D C		0 0	) (	) 2.44%	18	1	1	0	0		0 2.34%	, D	16	2 2	2 (		)	0
	Corporates		4,855	2,157	7 791	. 3	39 160	) 259	32.70%	4,770	1,922	1,111	42	142	36	4 32.76%	b 4,4	73 1,8	1,439	36	13	3 47	77
	Corporates - Of Which: Specialised Lending		721	2	2 C		0 0	) (	) 21.65%	722	2	0	0	0		0 21.63%	b 7	17	6 1	. (		1	0
	Corporates - Of Which: SME		1,509	879	9 591	. 3	80 65	5 174	ł 29.52%	1,459	713	808	28	44	23	9 29.55%	b 1,3	97 5	986	j 24	3	4 29	92
	Retail		14,558	2,735	5 1,270	2	22 56	5 349	27.52%	13,408	3,577	1,579	22	146	40	6 25.69%	b 12,5	30 4,0	1,941	. 18	19	9 47	73
	Retail - Secured on real estate property		14,558	2,735	5 1,270	2	22 56	5 349	27.52%	13,408	3,577	1,579	22	146	40	6 25.69%	b 12,5	30 4,0	1,941	. 18	19	9 47	73
	Retail - Secured on real estate property - Of Which: SME		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		14,558	2,735	5 1,270	2	22 56	5 349	27.52%	13,408	3,577	1,579	22	146	40	6 25.69%	b 12,5	30 4,0	1,941	. 18	19	9 47	73
	Retail - Qualifying Revolving		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
	Retail - Other Retail		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
	Retail - Other Retail - Of Which: SME		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		0	0 -
	Retail - Other Retail - Of Which: non-SME		0	0	D C		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
	Equity		0	0	0 0		0 0	) (	) -	0	0	0	0	0		0 -		0	0 0	) (		)	0 -
	Securitisation																						
	Other non-credit obligation assets		3	4	4 C		0 0	0 0	) -	3	4	0	0	0		0 -		3	4 (	) (		0	0 -
	IRB TOTAL		19,435	4,896	5 2,061	6	1 216	608	29.50%	18,198	5,503	2,691	64	288	77	28.60%	17,02	22 5,98	8 3,383	54	332	2 95	50 28.

												Adverse Scenario								
						31/12/2021						31/12/2022						31/12/2023		
		(mln EUR, %		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposur	Stock of Stock e provisions for provision Stage 1 exposure Stage 2 exp	for provisions for	. Coverage Ra re Stage 3 expo
	Central banks		5,893	3	2 5		2 0	) 2	40.00%	5,886	4	11 2	(	2	40.00%	5,878	5	7 2	0	7 40
	Central governments		C		0 0	(	D C	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Institutions		229	9	0 0	(	D C	) (	40.00%	228	0	0 0	(	) (	40.00%	228	0	1 0	0	0 40.0
	Corporates		475	5 6	7 50	(	) 12	2 13	3 26.31%	488	40	65 3	(	9 19	9 29.75%	450	52 9	2 2	14	30 32.5
	Corporates - Of Which: Specialised Lending		202	2	0 0	(	D C	) (	) 21.65%	202	0	0 0	(	) (	) 21.62%	200	2	0 0	0	0 21.6
	Corporates - Of Which: SME		6	5	4 1	(	) 1	. 1	. 50.73%	7	2	2 0	(	) 1	L 51.68%	7	1	3 0	0	1 52.4
	Retail		5	5	2 5	(	D C	) 2	29.05%	5	2	6 0	(	) 2	2 28.08%	4	2	6 0	0	2 27.:
	Retail - Secured on real estate property		5	5	2 5	(	0 0	) 2	29.05%	5	2	6 0	(	) 2	2 28.08%	4	2	6 0	0	2 27.:
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		C		0 0	(	D C	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Retail - Secured on real estate property - Of Which: non-SME		5	5	2 5	(	D C	) 2	29.05%	5	2	6 0	(	) 2	2 28.08%	4	2	6 0	0	2 27.:
	Retail - Qualifying Revolving		C	)	0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Retail - Other Retail		C		0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Retail - Other Retail - Of Which: SME		C	)	0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Retail - Other Retail - Of Which: non-SME		C		0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Equity		C		0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	Securitisation																			
	Other non-credit obligation assets		C		0 0	(	0 0	) (	) -	0	0	0 0	(	) (	) -	0	0	0 0	0	0 -
	IRB TOTAL		6,603	7:	1 61	3	B 12	17	27.75%	6,607	46	82 5	10	26	<b>31.05</b> %	6,560	59 11	5 4	14	38 33.4

											Adverse Scenaric	)									
				31/12/2021							31/12/2022						3:	1/12/2023			
RowN um	(mln EU		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 ex	posure pro Stag	Stock of ovisions for p ge 1 exposure Sta	Stock of provisions for p age 2 exposure Sta	Stock of provisions for age 3 exposure	overage Ratio - tage 3 exposure
55	Central banks	154	0 0	)	0 0	(	40.00%	15	4 0	(	0	0	0 (	40.00%	o 154	0	0	0	0	0	40.00%
56	Central governments	(	0 0	)	0 0	) (	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
57	Institutions	58	0 0	)	0 0	(	40.00%	5	8 0	(	0	0	0 (	40.00%	58	0	0	0	0	0	40.00%
58	Corporates	1,303	762 103	3 1	4 48	42	41.09%	99	1 931	245	5 1	0 4	0 99	40.42%	926	838	403	8	32	162	40.22%
59	Corporates - Of Which: Specialised Lending	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
60	Corporates - Of Which: SME	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
61	Retail	<u>1</u>	. 0 0	)	0 0	(	16.42%	)	1 0	(	0	0	0 (	16.48%	» <u> </u>	0	0	0	0	0	16.29%
62	Retail - Secured on real estate property	1	0 0	)	0 0	(	16.42%	)	1 0	(	0	0	0 (	16.48%	» <u>1</u>	0	0	0	0	0	16.29%
<sup>63</sup> UNITED STATES	Retail - Secured on real estate property - Of Which: SME	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	<u>-</u>	. 0 0	)	0 0	(	16.42%	)	1 0	(	0	0	0 (	16.48%	» <u> </u>	0	0	0	0	0	16.29%
65	Retail - Qualifying Revolving	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
66	Retail - Other Retail	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
67	Retail - Other Retail - Of Which: SME	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
68	Retail - Other Retail - Of Which: non-SME	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
69	Equity	(	0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
70	Securitisation																				
71	Other non-credit obligation assets		0 0	)	0 0	(	) -		0 0	(	0	0	0 (	) –	0	0	0	0	0	0 -	
72	IRB TOTAL	1,516	762 103	3 1	4 48	42	2 41.01%	1,20	4 932	246	6 10	) 4	0 99	40.38%	o 1,139	839	404	8	32	162	40.19%

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	6,053	2	5	2	2 0	2	40.00%	6,045	4	11	2	0	4	40.00%	6,037	5	17	2	0	) 7	40.000
	25	6	C	0	) 0	0 0	1.51%	25	6	0	0	0	0	2.77%	25	6	(	0 0	0	) (	3.959
	392	1	1	0	) 0	0 0	17.99%	390 7,878	1	2	0	0	0	13.26%	388	2	3	0	0	) (	11.14 34.91 21.66
	8,269	3,180	989	53	273	3 331	33.44%	7,878	3,010	1,550	70	228	530	34.21%	7,241	3,005	2,191	. 56	260	765	5 34.91 <sup>0</sup>
	1,058	3	C	0	) 0	0 0	21.65%	1,058	2	0	0	0	0	21.63%	1,051	9	1	. 0	1	. (	21.669
	1,515	883	592	. 31	. 66	5 175	29.56%	1,465	715		28	45	240	29.61%	1,403	598	988	8 24	34	294	29.749
	14,569	2,739 2,739	1,278	22	2 56	5 352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096 4,096	1,951	. 18	199	475	24.35 <sup>0</sup> 24.35 <sup>0</sup>
	14,569	2,739	1,278	22	2 56	5 352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	. 18	199	475	5 24.359
	0	0	C	00	0 0	0 0	-	0	0	0	0	0	0	-	0	0	(	0	0	) (	) -
	14,569	2,739	1,278	22	2 56	5 352	27.51%	13,418	3,581	1,587	22	146	408	25.69%	12,539	4,096	1,951	. 18	199	475	5 24.359
	0	0	0	00	0 0	0 0	-	0	0	0	0	0	0	-	0	0	(	0 0	0	) (	) –
	0	0	C	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	(	0 0	0	) (	) -
	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	(	0 0	0	) (	) -
	0	0	0	0	0 0	0 0	-	0	0	0	0	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	4		0			-	3	4	0	0	0	0	-	3	4	(	0	0		) -
	29,309	5,931	2,273	77	329	685	30.11%	27,758	6,606	3,150	94	374	943	29.92%	26,233	7,118	4,162	. 77	459	1,247	2 <b>9.9</b> 6%







													Adverse Scenario									
						31/12/2021			-				31/12/2022						31/12/2023			
RowN um			Stage 1 exp (mln EUR, %)	osure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	re Stage 2	2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposu	Stock of provisions for ire Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	<del>،</del> د	0 -
110		Central governments		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י <u>ן</u>	0 -
111		Institutions		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י ר	0 -
112		Corporates		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	<u>ן</u>	0 -
113		Corporates - Of Which: Specialised Lending		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	۲	0 -
114		Corporates - Of Which: SME		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י ר	0 -
115		Retail		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י ר	0 -
116		Retail - Secured on real estate property		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י ר	0 -
117	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	י	0 -
118	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	۲ (	0 -
119		Retail - Qualifying Revolving		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
120		Retail - Other Retail		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
121		Retail - Other Retail - Of Which: SME		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
122		Retail - Other Retail - Of Which: non-SME		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
123		Equity		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
124		Securitisation																				
125		Other non-credit obligation assets		0	0 (	)	0 (	0 0	-	(	0	0 0	0 0		0	0 -	0	0	0	0 (	ז (	0 -
126		IRB TOTAL		0	0 0		0 0	0	-	C	0	0 0	0		0	0 -	0	0	0	0 0	<u>۲</u>	0 -

RowN um			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
mln EUR, %)	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	0	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-	(	0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	0	0	-	0	C	) (	0 0	0	0	-		0 0	C	0	0	0	-
		0	0 0	0 0	00	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-
																				-	
		0	0 0	) C	0	0	-	0	C	) (	0 0	0	0	-		0 0	0	0	0	0	-

									Adverse Scenario								
			31/12/2021						31/12/2022					31/12/2023			
EUR, %)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0	0	0	0	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	) 0	0	) –	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0	) -	0 0	) ()	0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0	0 0	) -	0 0		0 0	0	0	-
	0 0	0	0	0 0	0	) -	0	0 0	0		) -	0 0		0 0	0	0	-
	0 0	0	0	0 0	0	-	0	0 0	0		) -	0 0		0 0	0	0	-
		0	0	0		/ -	0		0		) - ) -				0	0	-
	0 0	0	0		0	-	0	0 0	0		) -				0	0	-
	0 0	0	0	0	0	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0 0	0	) -	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	) 0	C	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	) 0	0	) -	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0	0	-	0	0 0	0	0 0	) -	0 0	) (	0 0	0	0	-
	0 0	0	0	0	0	-	0	0 0	0	0 0	-	0 0	0	0	0	0	-

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
JR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	) (	) 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0 0	00	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	00	0	0	0	-
	0	0	0	0	) (	0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0	) ()	0 0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0	0	0	0 0	0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
	0	0	0	0		0 0	-	0	0	0	0	0	0	-	0	0	0 0	0	0	0	-
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	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	0 0	-	0		0 0	0	0	0	-
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	0	0 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
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	0	) 0	0	0		0 C	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) –	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0	) -	0	0	(	0 0	0	) 0	-	0		0 0	0	0	0	-
	0	) 0	0	0		0 0	) -	0	0	(	0 0	0	0 0	-	0		0 0	0	0	0	-
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	0		0	0			) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	C	) 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	) 0	0	0	0	0	-	0	C	0	0	)	D (	) -	0 0	0 0	) (	0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	00	0	0	0	00	-	0	0	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
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	0	0 0	0	0	0	0 0	-	0	C	0	0	)	0 0	) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0			) -	0 0	0 0	) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0	)		) -	0 0		) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0			) -	0 0		) (	0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0	)		) -	0 0			0	0	-
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										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	) (	0 (	) -	C	C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	0 0	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	0 0	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	) C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	C	) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (	0 0	) (	0 (	) -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (	00	) (	0 (	) -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
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	U		0	u C		/ <b> </b> -	0	0	ין <b>ט</b>	0	0	0	-		0	0	0	0	-





									31/12/202	20			
				Exposure	values	Risk exposu	re amounts						
R	RowN um		(mln EUR,  %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu
_	22				0	0		10.250					
	22		Central banks	19,256		0		19,256			0		)
	23		Central governments	7,921	0	102		316			0		)
	24		Regional governments or local authorities	5	0	1		5			0 0		)
	25		Public sector entities	0	0	0		0			0 0		)
	26		Multilateral Development Banks	0	0	0	0	0			0	(	)
	27		International Organisations	0	0	0		0			0		)
	28		Institutions	340		7	0	0			0	0	)
	29		Corporates	1,656		· · · · ·	105	1,093			15		
	30		of which: SME	910		800	86	654			2 10		
	31		Retail	4,473		,	272	,					
	32	IRELAND	of which: SME	1,302				_/***					
	33		Secured by mortgages on immovable property	13,297	1,464	,	1,195			· · ·			
	34		of which: SME	2,009		,	374	/			17	5/	
	35		Items associated with particularly high risk	867	51	1,258	36	517	16	1 51	. 8	20	)
	36		Covered bonds	0	0	0	C	0		0 0	0 0	C	)
	37		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0		0 0	0 0	C	)
	38		Collective investments undertakings (CIU)	0	0	0	C	C	)	0 0	) 0	C	)
	39		Equity	222	0	366	C	0	)	0 0	) 0	C	)
	40		Securitisation										
	41		Other exposures	3,493	0	1,870	C	35		0 0	0 0	C	)
	42		Standardised Total	51,530	2,138	14,798	1,608	36,125	3,470	2,138	122	252	2 7

							Actua	l			
							31/12/2	020			
			Exposure	values	Risk exposu	ire amounts					
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expos	ire Stage 3 exposure		tock of isions for 2 exposure	Stock provision Stage 3 ex
43		Central banks	0	0	0	(		0	) 0	0	
44		Central governments	329	0	20	(	287	37	5 0	0	[
45		Regional governments or local authorities	0	0	0	(	0	0	0	0	
46		Public sector entities	0	0	0	(	0	0	0	0	[
47		Multilateral Development Banks	0	0	0	(	0	0	0	0	
48		International Organisations	0	0	0	(	0	0	0 0	0	1
49		Institutions	0	0	0	(	0	0	0 0	0	1
50		Corporates	5,498	304		322		069 304	40	99	1
51		of which: SME	2,809	162	2,508	168	3 2,030	779 162	2 21	73	
52		Retail	251	25	182	14	1 214	37 2	5 1	1	
53	UNITED KINGDOM	of which: SME	22	2	12		) 19	3	2 0	0	
54		Secured by mortgages on immovable property	2,771	176	1,692	165	-	148 170	5 14	5	
55		of which: SME	732	31	671	23	646	86 3	L 5	3	1
56		Items associated with particularly high risk	174	22	252	22	109	65 22	2 2	4	1
57		Covered bonds	0	0	0	(	0	0	0	0	1
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	0 0	0	1
59		Collective investments undertakings (CIU)	0	0	0	(	0	0	0	0	
60		Equity	24	0	61	(	0	0	0	0	
61		Securitisation									
62		Other exposures	162	0	58	(	3	0	0	0	
63		Standardised Total	9,209	527	7,417	523	<b>7,328 1,</b>	55 532	2 57	109	

								Actual				
								31/12/202	0			
			Exposure	e values	Risk exposu	ire amounts						
RowN um			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision Stage 3 exp
64		(mln EUR, %)						0			0	
64 67		Central banks			) 15			0		0	0	
65 66		Central governments			15	(		0		0	0	
66 67		Regional governments or local authorities Public sector entities			0			0			0	
0/ 60		Multilateral Development Banks			0			0			0	
68 60		International Organisations			0			0			0	
70		Institutions			0			0			0	
70		Corporates			6			7			0	
72		of which: SME	7		6	(		7			1	
72		Retail	, 1		, 0		1 1	, , , , , , , , , , , , , , , , , , , ,	1	, 0	0	
74	UNITED STATES	of which: SME		(	0	(	) 0	0		) 0	0	
75	UNITED STATES	Secured by mortgages on immovable property	0	(	0	(		0	0	) 0	0	
76		of which: SME	0	(	) 0	(		0		) 0	0	
77		Items associated with particularly high risk	31	(	) 46	(	0 0	0	0	) 0	0	
78		Covered bonds	C	(	) 0	(	) 0	0	C	) 0	0	
79		Claims on institutions and corporates with a ST credit assessment	C	(	) 0	(	) ()	0	0	) 0	0	
80		Collective investments undertakings (CIU)	0	(	) 0	(	) 0	0	0	) 0	0	
81		Equity	C	(	) 0	(	) 0	0	0	) 0	0	
82		Securitisation										
83		Other exposures	4	. (	) 4	(	0 0	0	0	) 0	0	
84		Standardised Total	50	1	. 72	1	L 7	7	1	. 0	1	

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
:UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
UK, 70)	19,256	0	0	0	19,256	0	0	0	0	
	8,293	0	137	0	642		5	0	0	
		0	157	0	5			0		
	0	0	0	0	0	0	0	0	-	
	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0		
	1,065	0	21	0	0	0	0	0		
	7,428	417	6,846	428	5,397	1,556	417	56	134	
	3,751	244			2,690		244	31		
	4,736	537	3,242	288	4,070		537	63	84	
	1,324	131	767	57	1,112	212	131	14	21	
	16,346	1,821	8,675	1,605	13,918	2,428	1,821	54	126	
	2,807	473	2,667	621	1,796		473	22		
	1,071	73	1,557	58	626	225	73	10	23	
	0	0	0	0	0	0	0	0	_	
	0	0	0	0	0	0	0	0		
	0	0	0	0	0	0	0	0		
	246	0	427	0	0	0	0	0	0	
	3,660		1,933		39		0	0	0	
	62,106	2,848	22,840	2,379	43,953	4,916	2,854	183	366	ġ

Actual

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	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
110	26.27%
59	24.04%
305	56.69%
80	61.19%
493	27.07%
48	10.10%
34	47.17%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
941	32.99%

cock of isions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
39	34.79%
20	24.02%
290	56.82%
78	60.76%
438	29.91%
28	9.92%
27	52.56%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
794	37.13%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
70	23.09%
39	24.05%
14	56.77%
2	85.38%
41	23.47%
11	34.28%
8	34.71%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
133	25.04%

Coverage Ratio - Stage 3 exposure
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
96.88%
0.00%
22.62%
0.00%
20.30%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
0.00%
26.69%





			Actual													
			31/12/2020													
			Exposure	e values	values Risk exposure amou											
Row un		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposu				
10	6	Central banks	ſ		0	(	) (		0	0	0					
10		Central governments			0	(	) (		0	0	0	1				
10		Regional governments or local authorities	C		0	(	) (		0	0	0					
10		Public sector entities	C C		0	(	) (	) 0	0	0	0					
110		Multilateral Development Banks	0		0	(	0 (	) 0	0	0	0					
11		International Organisations	C	) (	0	(	) (	) 0	0	0	0					
112		Institutions	C	0 0	0	(	0 (	) 0	0	0	0					
113		Corporates	C	) (	0	(	0 (	) 0	0	0	0					
114		of which: SME	C	0 0	0	(	) (	) 0	0	0	0					
11	5	Retail	C	0 0	0	(	) (	) 0	0	0	0					
11	<sup>6</sup> N.A.	of which: SME	C	) (	0	(	) (	) 0	0	0	0					
11	7	Secured by mortgages on immovable property	C	) (	0	(	0 (	) 0	0	0	0					
118		of which: SME	C	0 0	0	(	0 (	) 0	0	0	0					
119		Items associated with particularly high risk	C	) (	0	(	0 (	) 0	0	0	0					
12	0	Covered bonds	C	0 0	0		0 (	0 0	0	0	0					
12		Claims on institutions and corporates with a ST credit assessment	C	0 0	0	(	0 (	) 0	0	0	0					
12		Collective investments undertakings (CIU)	C	0 0	0		0 (	) 0	0	0	0					
123		Equity	C	0 0	0	(	0 (	) 0	0	0	0	l				
124		Securitisation														
12		Other exposures	C	0 0	0	(	0 (	0 0	0	0	0	ļ				
12	6	Standardised Total	0	0 0	0	(	) (	0	0	0	0	1				

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

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

_										
	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	e values	Risk exposi	ure amounts						
EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
	0		0		-	9		0	0	
	0	0	0	0		0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0		, , , , , , , , , , , , , , , , , , ,	0		0	0	
	0	3	0	0		0		0	0	
	0	0	0	0	ů	0		0	0	
	0	0	0	0	0			0	0	
	0	0	0	0	0			0	0	
	0	0	0	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	0	ů	0		0	0	
	0	0 0	0	0	0	0		0	0	
	0	0	0	0		0		0	0	
	0	9	0	Ů		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	0	0	0	0	

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

Stock of visions for 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%





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

			Actual											
			31/12/2020											
			Exposure values Risk ex			Risk exposure amounts				Stock of	Stock of	Stock o		
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions		
211		Central banks	0	(	0	(	) 0	(	D C	0 0	) (	0		
212		Central governments	0	(	0	(	) 0	(	0 0	0 0	) (	0		
213		Regional governments or local authorities	0	(	0	(	0	(	0 0	00	) (	0		
214		Public sector entities	0	0	0 0	(	00	(	0 0	00	) (	0		
215		Multilateral Development Banks	0	0	0	(	00	(	0 0	00	) (	0		
216		International Organisations	0	0	0 0	(	00	(	0 0	00	) (	0		
217		Institutions	0	0	0 0	(	00	(	0 0	00	) (	0		
218		Corporates	0	0	0 0	(	00	(	0 0	00	) (	0		
219		of which: SME	0	(	0 0	(	00	(	0 0	0	) (	0		
220		Retail	0	0	0	(	00	(	0 0	00	) (	0		
221	N.A.	of which: SME	0	(	0	(	0	(	0 0	0	) (	0		
222		Secured by mortgages on immovable property	0	(	0	(	0	(	0 0	0 0	) (	D		
223		of which: SME	0	(	0	(	0	(	0 0	0 0	) (	0		
224		Items associated with particularly high risk	0	(	0	(	0	(	0 0	0 0	) (	0		
225		Covered bonds	0	(	0	(	0	(	0 0	0 0	) (	0		
226		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	) 0	(	0 0	0 0	) (	0		
227		Collective investments undertakings (CIU)	0	(	0	(	) 0	(	0 0	0 0	) (	0		
228		Equity	0	(	0	(	) 0	(	0 0	0	) (	0		
229		Securitisation												
230		Other exposures	0	(	0	(	) 0	(	0 0	0 0	) (	0		
231		Standardised Total	0	0	0	0	0	0	) 0	0	0			

	4	2	2	Δ	F	C	7	0	0	10
	1	2	3	4	5	6	/	8	9	10
						Actual				
						31/12/2020	)			
	Exposure	values	Risk exposu	re amounts						
UR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
, ,	0	0	0	С	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0	0	
	0	-	0	C	0	0	0	0	0	
	0		0	0	3	0	0	0	0	
	0		0	0	9	0	0	0	0	
	0		0	0 0	0	0	0	0	0	
	0 0	_	0		9	0	0	0	0	
	0		0	C	, , , , , , , , , , , , , , , , , , ,	0	0	0	0	
	0		0	C	3	0	0	0	0	
	0		0	0	-	0	-	0	0	
	0		0	C	0	0		0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0	0	0	C	0	0	0	0	0	
	0		0	C	0	0	0	0		
	0	0	0	0	0	0	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
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0	0.00%
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0	0.00%
0	0.00%

Coverage Ratio - Stage 3 exposure
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of 1s for 2posure	Coverage Ratio - Stage 3 exposure
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0	0.00%
0	0.00%







									Baseline Scenario								
				31/12/2021					31/12/2022					31/12/2023			
wN Im	(mln E	Stage 1 exposur	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposit	r Coverage Ratio Ire Stage 3 exposu	) - re Stage 1 exposur	e Stage 2 exposure Stage 3 expo	Stock of sure provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio re Stage 3 exposu
43	Central banks		0 0 0	0 0	0	0 0.00%	0	0 (	0 0	0	0.00		0 0	0	0	0	0 0.00
14	Central governments	27	26 40 14	4 1	2	3 23.57%	265 4	2 23	3 (	1	5 23.29	9% 20	63 39	28	0	1	7 23.21
45	Regional governments or local authorities		0 0 0	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0 0.00
46	Public sector entities		0 0 0	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0 0.00
17	Multilateral Development Banks		0 0 (	0 0	0	0 0.00%	0	0 (	0 0	0	0 0.00	)%	0 0	0	0	0	0 0.00
48	International Organisations		0 0 (	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0 0.00
19	Institutions		0 0 (	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0 0.00
50	Corporates	3,95	0 1,110 404	4 21	16 9	93 22.99%	3,610 1,30	6 548	8 14	17	126 22.94	l% 3,6	15 1,195	654 1	.4 1	4 15	50 22.93
51	of which: SME	2,04	0 707 224	4 11	12 5	52 23.29%	1,867 79	0 314	4 7	12	71 22.79	9% 1,80	68 723	380	7 1	0 8	36 22.58
52	Retail	18	60 35	5 1	2 2	61.50%	171 6	0 45	5 1	2	24 54.00	)% 10	68 54	53	1	2 2	26 49.9.7
<sup>53</sup> UNITED KINGDOM	of which: SME	1	4 7 4	4 0	0	2 63.51%	13	6	5 (	0	3 53.2	<b>7%</b>	12 6	6	0	0	86 22.58 26 49.93 3 47.92
54	Secured by mortgages on immovable property	2,43	279 233	3 5	6 5	56 23.97%	2,301 33	8 308	8 3	6	65 20.98	3% 2,20	65 311	370	3	6 7	72 19.47
55	of which: SME	58	126 55	5 2	3 1	32.41%	556 12	9 78	8 1	3	21 27.13	3% 5.	59 108	96	1	2 2	24 25.16
56	Items associated with particularly high risk	10	9 54 33	3 1	2 1	30.79%	104 4	9 43	3 1	1	12 28.29	9% 10	04 42	50	1	1 1	14 27.62
57	Covered bonds		0 0 (	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0 0.00
58	Claims on institutions and corporates with a ST credit assessment		0 0 0	0 0	0	0 0.00%	0	0 (	0 0	0	0.00	)%	0 0	0	0	0	0.00
59	Collective investments undertakings (CIU)		0 0 0	0 0	0	0 0.00%	0	0 (	0 (	0	0.00	)%	0 0	0	0	0	0 0.00
50	Equity		0 0 0	0 0	0	0 0.00%	0	0 (	0 0	0	0 0.00	)%	0 0	0	0	0	0 0.00
51	Securitisation																
52	Other exposures		3 0 0	0 0	0	0 22.32%	3	0 (	D (	0	0 22.3	7%	3 0	0	0	0	0 22.30
53	Standardised Total	6,95	3 1,542 719	29 29	28 184	4 25.55%	6,454 1,79	5 966	5 19	29	32 24.00	% 6,41	1,641 1	,154 19	9 24	4 26	0 22.39 <b>69 23.26</b> 9

								Baseline Scenario	)					
					31/12/2021			31/12/2022				31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- e Stage 1 exposure Stage 2 exposure	e Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0 0	0 0	0 0.00	% 0	0 0	0	0.00%	0	0 0	0	0.00%
65		Central governments	6	0 0	0 0	0 40.00	% 6	0 0	0 0	) 40.00%	5 0	0 0	0	40.00%
66		Regional governments or local authorities	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
67		Public sector entities	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
68		Multilateral Development Banks	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
69		International Organisations	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
70		Institutions	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
71		Corporates	2	5 0	0 0	0 33.729	% 2 4	4 1 (	0 0	0 28.42%	2 4	2 0	0	27.55%           25.47%           1           75.34%           0           49.35%
72		of which: SME	2	5 0	0 0	0 25.420	<u>%</u>	4 1 (	0 0	) 25.46% 2	2 4	2 0	0	25.47%
73		Retail	1	0 1	0 0	1 80.719	% 1	0 1 (	0 0	77.23%	1 0	1 0	0	1 75.34%
74	UNITED STATES	of which: SME	0	0 0	0 0	0 47.919	% 0	0 0	0 0	) 48.32% (	0 0	0 0	0	9.35%
75		Secured by mortgages on immovable property	0	0 0	0 0	0 20.259	% 0	0 0	0 0	) 20.15% (	0 0	0 0	0	0 20.04%
76		of which: SME	0	0 0	0 0	0 0.000	% 0	0 0	0 0	0 0.00%	0 0	0 0	0	0.00%
77		Items associated with particularly high risk	0	0 0	0 0	0 0.000	<b>0</b>	0 0	0 0	0.00%	0 0	0 0	0	0.00%
78		Covered bonds	0	0 0	0 0	0 0.004	0	0 0	0	0.00%	0 0	00	0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0 0	0 0.004	% 0	0 0 0	0 0	0.00%	0 0	0 0	0	0.00%
80		Collective investments undertakings (CIU)	0	0 0	0 0	0 0.004	% 0	0 0 0	0	0.00%	0 0	0 0	0	0.00%
81		Equity	0	0 0	0 0	0 0.004	% 0	0 0 0	0	0.00%	0 0	00	0	0.00%
82		Securitisation												
83		Other exposures	0	0 0	0 0	0 0.00		0 0	0	0.00%	0 0	0 0	0	0 0.00% L <b>42.85%</b>
84		Standardised Total	9	5 1	0 0	1 58.759	<b>6</b> 9	5 2 0	D  0  :	46.56%	9 4 3	3 0	0	4 <b>2.85</b> %

12	13	14	15	16	17	18	19 :	20 2	21	22	23	24	25	26	27	28	29	30	31	32
									Basel	line Scenario										
			31/12/2021						31,	/12/2022							31/12/2023			
Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3	exposure prov Stage	Stock of visions for p a 1 exposure Sta	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19,23	4 6	15		5	0 (	6 40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
63	0 43	15		1 2	2	3 23.56%	619	46	23	1	1	5	23.48%	617	42	29	1	1	7	40.00% 23.51%
	5 0	0		) (	0 (	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	(	48.08%
	0 0	0		0	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0		) (	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0		0	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0			0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
5,40	3 1,381	587	3	20	6 154	ł 26.28%	5,060	1,510	800	21	25	207	25.93%	5,056	1,353 815	961	21	21	249	25.87%
2,75		358	1	3 19	9 89	24.86%	2,582	914	499	13	18	123	24.72%	2,573	815	607	13	15	150	24.78%
3,81		732	3	9 6	7 422	2 57.57%	3,609	731	933	32	64	509	54.57%	3,504	665		31	57	584	52.99%
1,07		183		9 13	3 99	54.25%	1,020 13,300	198	237	7	12	118	49.80%	997			7	11	134	47.53%
13,74	-	2,361	3	9 79	9 604	ł 25.58%		1,932	2,934	39	74	698	23.80%	12,981	1,728	3,458	37	65	788	8 22.78%
1,90	8 729	642	. 10	5 1	5 84	13.11%	1,852	611	816	18	14	110	13.45%	1,767	532	980	17	14	138	14.05%
63	7 161	126	,	4 23	3 5:	40.47%	615	126	182	6	16	69	37.79%	580	106	238	6	12	87	36.38%
	0 0	0		0	0 (	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	48.08%           0.00%           0.00%           0.00%           0.00%           25.87%           24.78%           24.78%           22.99%           47.53%           22.78%           14.05%           36.38%           0.00%           0.00%           0.00%           0.00%           0.00%
	0 0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
	0 0	0			0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(	0.00%
3	4 4	1			0	) 15.92%	32	5	2	0	0	0	15.72%	31	5	3	0	0	1	15.62%
43,50	L 4,384	3,838	119	9 196	5 1,241	. 32.33%	42,454	4,362	4,906	105	181	1,502	30.61%	41,967	3,917	5,838	102	156	1,733	29.69%

										<b>Baseline Scenario</b>										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19,234	4 6	5 15	6	6 0	e	40.00%	19,213	12	31	6	0	12	40.00%	19,193	17	46	6	0	18	40.00%
315	5 1	. 0	0	) 0	C	40.00%	315	1	1	0	0	0	40.00%	315	1	1	0	0	0	40.00%
5	5 (	) 0	0	) 0	0	48.08%	5	0	0	0	0	0	48.08%	5	0	0	0	0	0	48.08%
(	0 0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(	0 0	0 0	0	0 0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(	0 0	0 0	0	0 0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
(	0 0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
1,227	7 240		9	9 9	61	33.61%	1,231	171	247	7	8	80	32.58%	1,220	129	300	7	6	97	32.31%
700			6	5 7	37	27.49%	696	112	184	5	6	51	. 28.03%	686	82	224	5	5	64	48.08% 0.00% 0.00% 0.00% 32.31% 28.54% 53.07%
3,628			38	64	398	57.28%	3,431	668	884	31	62	482	54.52%	3,329	609	1,046	30	55	555	53.07%
1,059			9	9 12	97	54.07%	1,007	192	232	7	12	115	49.73%	984	171	276	7	11	131	47.53%
11,060		,	33	3 72	528	27.19%	10,755	1,573	2,433	34	66	612	25.16%	10,479	1,396	2,886	33	58	692	23.97%
1,280		² 427	14	12	53	12.31%	1,247	472	575	16	12	74	12.91%	1,158	416	720	15	11	99	13.75%
528	3 107	93	3	3 21	41	43.88%	511	78	139	5	14	57	40.73%	476	64	188	5	10	73	38.72%
(	0 0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
C	0 0	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
0	0 (	0 0	0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	33.07% 47.53% 23.97% 13.75% 38.72% 0.00% 0.00% 0.00%
(	0 (	0 0	0	0 0	(	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31	1 2	1	0	0	(	15.86%	29	5	2	0	0	0	15.65%	28	5	3	0	0	1	15.55% <b>32.12%</b>
36,027	7 2,779	2,927	89	166	1,034	35.32%	35,489	2,507	3,737	83	150	1,244	33.29%	35,043	2,220	4,470	81	130	1,436	32.12%









								Baseline Scenarie	0					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EL	Stage 1 exposure Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio Stage 3 exposu
	Central banks	0	0 0	)	0 0	0 0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Central governments	0	0 0	)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Regional governments or local authorities	0	0 0	)	0 0	0 0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Public sector entities	0	0 0	)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	Multilateral Development Banks	0	0 0	)	0 0	0.00%	ώ Ο	0 0	0 0	0 0.00%	0	0	0	0.00
	International Organisations	0	0 0	)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Institutions	0	0 0	)	0 0	0.00%	б О	0 0	0 0	0 0.00%	0	0	0	0.00
	Corporates	0	0 0	)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0	0	0	0.00
	of which: SME	0	0 0	)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Retail	0	0 0	)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
N.A.	of which: SME	0	0 0	)	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0	0	0	0.00
	Secured by mortgages on immovable property	0	0 0	)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	of which: SME	0	0 0	)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Items associated with particularly high risk	0	0 0	)	0 0	0.00%	ώ 0	0 0	0 0	0 0.00%	0 0	0	0	0.00
	Covered bonds	0	0 0	)	0 0	0.00%	б О	0 0	0 0	0 0.00%	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0 0	)	0 0	0.00%	6 0	0 0	0 0	0 0.00% (	0 0	0 0	0	0.00
	Collective investments undertakings (CIU)	0	0 0	)	0 0	0.00%	<u>ю́</u> 0	0 0	0 0	0 0.00%	0 0	0 0	0	0.00
	Equity	0	0 0	)	0 0	0.00%	6 0	0 0	0 0	0 0.00% (	0 0	0 0	0	0.00
	Securitisation													
	Other exposures	0	0 0	)	0 0	0.00%	0	0 0	0 0	0 0.00% (	0 0	0	0	0 0.00 0 0.00
	Standardised Total	0	0 0		0 0	0.00%	0	0 0	0 0	0 0.00% 0	0 0	0 0	0	0.00

ſ	12	13	14	15	16	17	18	10	20	21	77	23	24	25	26	27	28	29	30	31	32
	12	13	- 1	15	10	17	10	17	20	21	Baseline Scenario		21	25	20	27	20	25	50	51	52
				31/12/2021							31/12/2022							31/12/2023			
			1	51/12/2021					1		51/12/2022					1		51/12/2025			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C		0 0.00%	C	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C	) (	0 0.00%	C	) (	) (	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0.00%	C	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	0	) (	0 0.00%	0	) (	0 0	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	C	0 0	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	0	) (	0 0.00%	0	0 (	0 0		0 0	0	0.00%
	0	0	0			0	0.00% 0.00%		0 0	0	0			0 0.00% 0 0.00%	0				0 0	0	0.00%
	0	0	0			0	0.00%		0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%		0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0		0	0	0.00%	0	0 0	0	0			0 0.00%					0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	C		0 0.00%	0	) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0 0	0	0	C	) (	0.00%	C	) (	) (	)	0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0 0	0	0	C	) (	0.00%		) (	) (		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	0	) (	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	0 (	0 0.00%	C	) (	0 0		0 0	0	0.00%
	0	0	0	(	0	0	0.00%	C	0	0	0	C	) (	0 0.00%	C	0	) <u>(</u>	)	0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	(	0	0	0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	) ()		0 0	0	0.00%
	0				0	0	0.000/							0 000/					0		0.000/
	0	0	0				0 0.00% 0 0.00%			0	0			0 0.00% <b>0 0.00%</b>							0.00% <b>0.00%</b>
	U	0	0	L L	י		0.00%	0	<b>U</b>	0	0	Ŭ		0.00%	0	0			<b>U</b>	U	0.00%

										<b>Baseline Scenario</b>									
			31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	00	0 0	(	0.00% 0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00%
	0 0	0 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 C	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	00.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	) 0	00	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	) 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00%
	0 0	00	0 0	0 0	(	0.00%	0	0	0	0	(	) (	0 0.00%	0	0	0 0	0	0	0.00% <b>0.00%</b>
	0 0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure St	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%		0 (	0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	b (	0 (	0	0	0	0	0.00%
	0	0	0		0 0	D C	0.00%	0	0	C	0	0	0	0.00%	o (	0 (	0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 0	00	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	C	0	0	0	0.00%		0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%		0 (	0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%			0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0	0 0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%	o (		0	0	0	0	0.00%
	0	0	0		0 0	<u> </u>	0.00%	0	0	C	0	0	0	0.00%	) (	) (	0	0	0	0	0.00%
							0.000/														0.000/
	0	0	0				0.00%	0	0		0	0	0	0.00%				0	0	0	0.00% <b>0.00%</b>
	0	0	0		0 0	0	0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	) 0	C	) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	) 0	0	0.00%
	0	0	0	0	0	0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	) 0	C	) 0	0	0.00%
	0	0	0	0	0	0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	0	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(	0 0	(	0 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(	0 0	(	0 0	0 0	0.00%	0	) (	0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(	0		0.00%	0		0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(	0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0	0	0	0	0	0 0.00%				( (	) 0		0.00%				( (			0.00%
	0	0	0	0	0	0 0.00%	0	) ()		(	) 0		0.00%	0	) ()	) 0	(	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0 0.00%		) (		(	) 0		0.00%	0	) (	) 0	(	) 0	0	0.00%
	0	0	0	0	0	0 0.00%				(	) 0		0.00%	0	) ()	0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	(	) 0		0.00%	0		0 0	(	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	) (	0 0	(	) 0	) C	0.00%	0	) (	0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0	) (	0 0	0	0	0	0.00%

											<b>Baseline Scenario</b>										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	) (	0 (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	)	) (	0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0	) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0	) (	0 0	0.00%	0	0	0 0	C	0	0	0.00%	0	)		0	0	0	0.00%
	0	C	0	0	) (	0 0	0.00%	0	0	0 0	C	0	) 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	) 0	0.00%	0	)	) (	0	0	0	0.00%
	0	C	0	C	) (	0 (	0.00%	0	C	) 0	C	0	) 0	0.00%	0	)	) (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	) 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	0	0 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	C	0	0	0 (	0 (	0.00%	0	0	0 0	C	0	0 0	0.00%	0	)	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	0	0 0	0	0	0 0	0.00%	0	)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	Ő	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% <b>0.00%</b>

											<b>Baseline Scenario</b>	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	C	0 (	0	00.00%	0	0	00	C	) (	) (	00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (	0	0 0.00%	0	0	0	C	) (	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (	0	0 0.00%	0	0	0	0	) (	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0		) )	0	0 0.00%		0	0		) (		0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00%		0	0	0	) (		0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0.00%	0 0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	) 0	C	) (	0	0.00%	0 0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0 0.00% 0 0.00%	0	0	0 0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C	) (	0	0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (	0	0 0.00%	0	0	0	C	) (	) (	0.00%	0	0 0	0	0	0	0.00% <b>0.00%</b>
	0	0	0	0	) (	0	0.00%	0	0	0	0	) O	0	0.00%	0	0 0	0	0	0	0.00%







													Adverse Scenario									
						31/12/2021							31/12/2022							31/12/2023		
RowN um		(mln EUR		e Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposur	re Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Sto provisions for provi Stage 2 exposure Stage 3	ock of isions for 3 exposure Stage 3 exposur
43		Central banks		0 0	0	0	0	0 0	0.00%	0		0	0 0	(	0 0	0.009	6	0	0	0 0	0	0.00
44		Central governments	27	70 43	17	2	6	5 7	40.28%	250	48	8 3	2 1		5 13	39.53°	% 24	42	44 4	2 1	4	17 39.25
45		Regional governments or local authorities		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	6	0	0	0 0	0	0.00
46		Public sector entities		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	/o	0	0	0 0	0	0.00
47		Multilateral Development Banks		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	/o	0	0	0 0	0	0.00
48		International Organisations		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	%	0	0	0 0	0	0.00
49		Institutions		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	%	0	0	0 0	0	0.00
50		Corporates	3,73	33 1,287	444	74	74	162	36.45%		1,798	8 75	7 45	100	281	37.179	% 2,66	65	1,786 1,01	3 36	98	379 37.40
51		of which: SME	1,91	.5 807	249	39	54	92	36.94%		1,04	1 44	3 24	68	3 162	36.649		53	1,015 60	3 19	65	220 36.50
52		Retail	17	76 63	36	3	5	5 27	75.54%	160	6	7 4	9 2		5 33	67.58%	% 15	57	60 5	8 2	4	37 63.89
53 UNI	ITED KINGDOM	of which: SME	1	.3 7	4	0	0	3	73.29%			7	5 0	(	) 3	63.57%	%	12	6	6 0	0	4 59.27
54		Secured by mortgages on immovable property	2,38	317	249	16	21	. 99	39.97%	-/	447	7 38	3 13	31	l 129	33.519	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	53	466 52	7 11	. 32	159 30.24
55		of which: SME	55	56 144	63	5	9	28	44.67%	471	179	9 11	3 4	11	L 39	34.69%	% 42	23	177 16	3 3	10	50 30.82
56		Items associated with particularly high risk	10	)2 57	36	2	5	5 15	42.65%	87	5!	5 5	5 2	[	5 22	40.239	//0	78	48 6	9 2	5	28 39.89
57		Covered bonds		0 0	0	0	0	0	0.00%	0		0	0 0	(	0 0	0.00%	%	0	0	0 0	0	0.00
58		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00%	6	0	0	0 0	0	0.00
59		Collective investments undertakings (CIU)		0 0	0	0	0	0	0.00%	0		0	0 0	(	) 0	0.009	6	0	0	0 0	0	0.00
60		Equity		0 0	0	0	0	0	0.00%	0	(	0	0 0	(	0 0	0.00	6	0	0	0 0	0	0.00
61		Securitisation																				
62		Other exposures		3 0	0	0	0	) C	37.60%			0	0 0	(	0 0	37.58%	6	3	0	0 0	0	0 37.67
63		Standardised Total	6,66	6 1,766	782	97	111	311	39.75%	5,523	2,415	5 1,27	5 63	146	478	37.43%	6 5,09	99	2,405 1,71	) 51	143	0 37.62 620 36.25

									Adv	lverse Scenario						
					31/12/2021				З	31/12/2022				31/12/2023		
RowN um		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposu	Stock of provisions for re Stage 3 exposur		Stage 1 exposure Stage 2 exposure	Stage 3 exposure pr Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure		e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions Stage 1 exposure Stage 2 exp	for provisions for provisions for sure Stage 3 exposu	Coverage Ratio - Stage 3 exposure
64		Central banks	0	0 0	0	0	0 0.00%		0	0	0 0	0.00%			0	0 0.00%
65		Central governments	6		0	0	0 40.00%		0	0	0 0	40.00%			0	0 40.00%
66		Regional governments or local authorities	0		0	0	0 0.00%		0	0	0 0	0.00%			0	0 0.00% 0 0.00%
6/		Public sector entities Multilateral Development Banks	0		0	0	0 0.00%		0	0		0.00%			0	0 0.00%
68		International Organisations	0		0	0	0 0.00%	0 0	0	0		0.00%			0	0 0.00%
09 70		International Organisations	0		0	0	0 0.00%		0	0		0.00%			0	0 0.00%
70		Corporates	2		0	0	0 46.89%		2	0		43 39%			0	1 42 98%
72		of which: SME	1	5 0	0	0	0 42.08%		2	0	0 1	42 12%			0	1 42.30%
72		Retail	1	0 1	0	0	1 83.25%	1 0	1	0	0 1	80.27%		1 0	0	1 78.67%
74	UNITED STATES	of which: SME	0	0 0	0	0	0 50.28%	0 0	0	0	0 0	50.32%	0 0 0		0	0 50.44%
75	UNITED STATES	Secured by mortgages on immovable property	0	0 0	0	0	0 24.21%	0 0	0	0	0 0	24.10%	0 0 0	0	0	0 23.96%
76		of which: SME	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0	0	0 0.00%
77		Items associated with particularly high risk	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0	0	0 0.00%
78		Covered bonds	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0	0 0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0 0	0	0 0.00%
80		Collective investments undertakings (CIU)	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0	0	0 0.00%
81		Equity	0	0 0	0	0	0 0.00%	0 0	0	0	0 0	0.00%	0 0 0	0	0	0 0.00%
82		Securitisation														
83		Other exposures	0	0 0	0	0	0 0.00%		0	0	0 0	0.00%	0 0 0	0	0	0 0.00%
84		Standardised Total	8	5 1	0	1	1 63.24%	8 4	3	0	1 2	52.58%	8 4 4	l 0	0	2 50.29%

33	34	35	36	37	38	39	40	41 42	43	44	45	46	47	48	49	50	51	52	53
									Adverse Scenario										
			31/12/2021						31/12/2022							31/12/2023			
Stage 1 exposur	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	ge 2 exposure Stage 3 expos	Stock of ure provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19,22	25 6	2	5 1	1 (	0 10	40.00%	19,192	12	52 1	1 (	0 2:	1 40.00%	19,159	17	79	10	0	32	40.00%
62		1	8	2 6	5	7 39.79%	604	52	33	1 5	5 13	3 39.29%		48	44	1	4	17	39.09%
	5 0		0	0 (	) (	48.08%	5	0	0	) (	0 (	0 48.08%	5	0	0	C	0	(	48 08%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%	0	0	0	(	0	(	0.00% 0.00% 0.00%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%		0	0	C	0	(	0.00%
	0 0		0	0 (	0 (	0.00%	0	0	0	) (	0 (	0.00%		0	0	C	0	(	0.00%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%		0	0	C	0	(	0.00%
5,17		63 <sup>,</sup>		38 89	9 240	) 37.79%	4,295	-	,041 5	9 116	6 390	0 37.43%		1,993		48	113	517	37.18%
2,62	25 983	38		19 65	5 139	9 35.75%	2,162	=/=00	652 33	3 79	9 23:	1 35.44%		1,128		27	75	311	35.23% 54.65%
3,78		74		52 87	7 446	60.09%	3,479		987 4	5 95	5 559			780		40	91	668	54.65%
1,06 13,60	56 204	18	-	12 17	7 103	3 55.85%	986	210	251 1	0 19	9 127	7 50.78%		206		ç	18	150	48.04% 32.48%
13,60	07 2,147 51 764	2,41		93 168	8 869	9 36.02%	12,757		,200 8	3 171	1 1,083			2,119		74	149	1,283	32.48%
1,85		66	4 4	4 44	4 189	28.46%	1,631	719	930 39	9 46	6 264	4 28.35%	1,471	646	1,163	32	40	334	28.71%
62	26 164	13	3 1	36	6 69	9 51.93%	572	136	216 14	1 25	5 108	8 49.76%	512	117	294	11	21	143	48.48%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%		0	0	0	0	(	0.00%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%		0	0	0	0	(	20.71%           48.48%           0.00%           0.00%           0.00%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0 0.00%		0	0	0	0	(	0.00%
	0 0		0	0 (	) (	0.00%	0	0	0	) (	0 (	0.00%	0	0	0	(	0	(	0.00%
															-				
42.00		2.00				21.72%	30	6 F 257 F	ن 5			1 21.47% 3 39.28%	28	7	5		0		21.31%
43,08	4,677	3,96	5 25	386	5 1,641	41.38%	40,933	5,257 5,	533 218	<b>3</b> 413	3 2,173	59.28%	39,658	5,081	6,983	184	378	2,660	38.09%

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
%)	tage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exp	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	2 exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	19,225	6 2	5 11	1 0	10	40.00%	19,192	12 5	2 11	0	21	40.00%	19,159	17	79 10	0 0	32	40.00%
	315	1	0 (	0 0	) (	40.00%	315	1	1 0	0	0	40.00%	314	1	1 (	0 0	1	40.00%
	5	0	0 (	0 0	) (	) 48.08%	5	0	0 0	0	0	48.08%	5	0	0 (	0 0	0	48.08% 0.00% 0.00%
	0	0	0 (	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	) 0	0	0.00%
	0	0	0	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
	0	0	0	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
	0	0	0	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
	1,218	245 18	6 13	3 14	76	<b>40.92%</b>	1,186	189 27	3 12	14	104	38.04%	1,130	159 3	11	13	131	36.41%
	693	162 13	,	0 11	. 46	33.55%	662	125 20	5 9	10	67	32.80%	620	100 2	.72 8	3 9	88	32.33%
	3,603	677 70	3 49	9 82	416	59.19%	3,312	737 93 <sup>.</sup>	4 43	90	523	55.97%	3,107	717 1,1	.59 38	87	627	54.10%
	1,052	197 18		1 17	101	55.49%	974	211 24	5 10	19	124	50.51%	924		907	9 18	147	47.81%
		,803 1,97		4 142	713	36.11%	10,407	1,736 2,61	7 72	135	894	34.14%	9,926	1,626 3,2		l 112	1,057	32.95% 28.36%
	1,250	603 44	0 38	8 31	. 116	5 26.34%	1,115	528 65	1 35	32	178	27.28%	1,005		29 28	3 27	235	
	524	107 9	7 8	8 30	54	t 55.39%	485	81 16	2 12	20	86	52.99%	434	69 2	25	9 16	115	51.13%
	0	0	0 (	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
	0	0	0 (	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
	0	0	0 (	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
_	0	0	0 (	0 0	) (	0.00%	0	0	0 0	0	0	0.00%	0	0	0 (	0 0	0	0.00%
_	21						27						25		_			24.05%
	31	4				21.51%	27			0	1 (22)	21.20%	25		5 (		1	21.05% <b>38.97%</b>
	35,902 2,	843 2,98	8 156	5 269	1,270	42.50%	34,930	2,762 4,042	2 150	259	1,628	40.27%	34,100	2,596 5,0	38 129	227	1,963	38.97%









										Adverse Scena	rio						
					31/12/2021					31/12/2022	2			31/12/2023			
	(	(mln EUR,%)	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions fo Stage 1 expos	Stock of Stock of provisions for provisions for ure Stage 2 exposure Stage 3 exposu	r Stage 3 exposure Stage 1 exposure	ure Stage 2 exposure Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exp
	Central banks		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	′ ز
	Central governments		0 0	)		0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	Regional governments or local authorities		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	Public sector entities		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.
	Multilateral Development Banks		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	International Organisations		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.
	Institutions		0 0		)	0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.
	Corporates		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 ر
	of which: SME		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	Retail		0 0	)	)	0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
N.A.	of which: SME		0 0		)	0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	Secured by mortgages on immovable property		0 0		)	0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.
	of which: SME		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.
	Items associated with particularly high risk		0 0			0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0
	Covered bonds		0 0		)	0 0	(	0.00	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	) 0
	Claims on institutions and corporates with a ST credit assessment		0 0	)	)	0 0	(	0.009	% 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0.0.
	Collective investments undertakings (CIU)		0 0			0 0	(	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0 0.0
	Equity		0 0			0 0	(	0.00	6 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	ر 0.
	Securitisation																
	Other exposures		0 0			0 0	(	0.00%		0 0	0 0	0 0.00%	0 0	0	0 0		0
	Standardised Total		0 0			) 0	C	0.00%	/o 0 0	0 0	0 0	0 0.00%	0 0	0	0 0	(	0.0 <b>0.0</b>

Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C		0	0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	)	0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	0	0	0.00%
	0	0	0	0	)	0	0         0.00%           0         0.00%           0         0.00%           0         0.00%	0	0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	0 0	(	0 0	0	0.00%
	0	0	0			0	0.00%	0	0 0	0	0	0	0	0.00%	0			(	0	0	0.00%
	0	0	0				0.00% 0.00%	0	0 0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0 0	0	0	0	0	0.00% 0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0				0	0	0.00%
	0	0	0					0	0 0	0	0	0	0	0.00%	0				) 0	0	0.00%
	0	0	0			0	0.00% 0.00%	0	0 0	0	0	0		0.00%	0			(	) 0	0	0.00%
	0	0	0		)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	0	0 0	(	) 0	0	0.00%
	0	0	0	C	)	0	0.00%	0	0 0	0	0	0	0	0.00%	0	C	) 0	(	) 0	0	0.00%
	0	0	0	C	)	0 (	0.00%	0	) 0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00%
	0	0	0	C	D	0 (	0.00%	0	0 0	0	0	0	C	0.00%	0	C	0 0	(	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0		0	0.00%	0	0	0	0	0	0	0.00%	0	C	0 0	(	) 0	0	0.00% <b>0.00%</b>
	0	0	0	0		0 0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	C	0	0	0.00%

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0 0	00	C	) 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00% 0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0 0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0 0.00%	0	0 0	0	0	0	0.00%
	0 0	00	C	) 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0 0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00%
	0 0	0	C	0 0	(	0.00%	0	0	0	0	C	) (	0.00%	0	0 0	0	0	0	0.00% <b>0.00%</b>
	0 0	0	0	0	(	0.00%	0	0	0	0	0	0	0.00%	0	0 0	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ige 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0 0	) (	0.00%	0	0	(	0	0	C	0.00%		0 (	) 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0 0	0	0	0.00%	o (	0 0	00	0	0	0	0.00%
	0	0	0		0 0	) (	0 0.00% 0 0.00% 0 0.00%	0	0		0 0	0	0	0.00%	o (	0 (	) 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%	o (	0 (	0 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%		0 (	) 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	0	0 0	0	C	0.00%		0 (	) 0	C	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0	0	0	0.00%	o (	0 (	0 0	0	0	0	0.00%
	0	0	0		0 0	) (	0.00%	0	0	(	0 0	0	0	0.00%	o (		0 0	0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(	0 0	0	0	0.00%			0	0	0	0	0.00%
	0	0	0		0 0		0.00% 0.00%	0	0	(	0 0	0		0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	(	0 0	0		0.00%				0	0 0	0	0.00%
	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0 0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
_	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00%
_	0	0	0				0.00%	0	0	(	0	0		0.00%				0	0	0	0.00%
	0	0	0				0.00%	0	0		0	0		0.00%					0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	U				0.00%	U	0	L. L.	0	0	L L	0.00%			0	0	0	0	0.00%
	0	0	0		0		0.00%	0	0	ſ	0	0	C C	0.00%				0	0	0	0.00%
	0	0	0		0 0		0.00%	0	0	0	0	0	0	0.00%			0	0	0	0	0.00% <b>0.00%</b>









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0	0 (	0.00%	0		0 (	) C	0	) (	0.00%	0	) (	D C	) (	) 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	) (	D C	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	)	0 0	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	(	D C	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	(	0 0	)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0 0.00%	0	(	0 0	) (	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0 0.00%	0	(	0 0		0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0		0 0.00%	0	(		)	0 0	0	0.00%
_	0	0	0		0	0 (	0.00%	0		0 (		0		0 0.00%	0			)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0			)	) 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0	(		)	) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (	0.00%	0		0 (		0	) (	0 0.00%	0	(		)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0		0 0.00%	0		0 0	)	0 0	0	0.00%
	0	0	0		0	0 (	0.00%	0		0 (	0 0	0	) (	0.00%	0	) (	D C	) (	0 0	0	0.00% <b>0.00%</b>
	0	0	0		0	0 0	0.00%	0	(	0 0	0 0	0	0	0.00%	0	(	) 0	) (	0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (	0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%           0         0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	) 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	) 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	C	0	0	) (	0 (	0.00%	0	C	0 0	C	) 0	0	0.00%		D	0 (	0	0	0	0.00%
	0	0	0	0	0 (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%	(	0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(	0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (	0	0	0	0.00%
	0	0	0	0	) (	0 (	0.00%	0	C	0 0	C	00	0	0.00%		0	0 (	0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% <b>0.00%</b>
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(	וע	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C	) C	) 0	(	0 0	0	0.00%
	0	0	0	C	)	0	0.00%	C	0 0	0	) 0	0	0	0.00%	) C	) C	) 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	C	0 0	0	0 0	0	0	0.00%	) C	) C	) 0	(	) 0	0	0.00%
	0	0	0	0	)	0	0.00%	C	0 0	0	00	0	0	0.00%	C	) C	) 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	, C	) C	) 0	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	00	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0	) 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	) C	00	(	00	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%	) C	) <u> </u>	0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(	0 0	0	0.00%
	0	0	0	0	)	0	0 0.00%	(	0	0	0	0	0	0.00%			0 0	(	0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(		0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0.00% 0.00%			0		0		0.00%						0	0.00% <b>0.00%</b>
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

		_						J-wide S		IB Group pla						
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Moratori	a - Actual						
									31/12	2/2020						
			Exposure	e values	Risk exposu	ire amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	-	Stock of provisions for	Coverage Ra Stage 3
		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks															
	Central governments															
	Institutions															
	Corporates		0	2,065	0	2,642	257	256	1,587	1,558	22:	1 219	9 14	4 248	68	3 30.9
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME															
	Retail		1,782	0	929	0	1,394	1,370	298	293	90	0 89	9 6	ô 12	18	3 19.8
	Retail - Secured on real estate property															
AIB Group plc	Retail - Secured on real estate property - Of Which: SME															
AID GIOUP PIC	Retail - Secured on real estate property - Of Which: non-SME		1,782	0	929	0	1,394	1,370	298	293	90	0 89	e e	<u>ô</u> 12	18	3 19.8
	Retail - Qualifying Revolving															
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets															
	IRB TOTAL		1,782	2,065	929	2,643	1,651	1,626	1,885	1,851	311	1 309	21	1 260	86	5 27.6

									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
Row Num		(mln EUR, %	) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	' Stage exposu
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	1,966	0	2,516	254	254	1,490	0 1,462	221	219	14	4 236	)	68 3
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	1,781	. C	928	0	1,393	1,369	297	7 292	90	89	6	<u>, 12</u>	<u>,</u>	18 1
26		Retail - Secured on real estate property														
27	IRELAND	Retail - Secured on real estate property - Of Which: SME														
28	INLLAND	Retail - Secured on real estate property - Of Which: non-SME	1,781	. C	928	0	1,393	1,369	297	7 292	90	89	6	<u>ب</u> 12		18 1
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	1,781	1,966	928	2,516	1,648	1,623	1,788	3 1,754	311	309	21	L 247	۲ <b>۲ (</b>	86 2

										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	r Coverage Stage
Row Num			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates		(	) 7:		0 74	4	2 2	69	9 69		0 0	0	5		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail		-	(	)	1 (	0	1 1	1	1 1		0 0	0	C		0 -
44		Retail - Secured on real estate property															
45	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME															
46		Retail - Secured on real estate property - Of Which: non-SME		-	(	)	1 (	0	1 1	1	1 1		0 0	0	C		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets					-										
54		IRB TOTAL		1	.  71		1  74	+	2 2	70	70		0 0	0	5		0 -

										Morator	ia - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Ro Nu	w m	(mln	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks															
56		Central governments															4
57		Institutions															4
58		Corporates			)	2 0	) 3	3	0 0		1 1		0 0	0	0	(	<u> </u>
59		Corporates - Of Which: Specialised Lending															4
60		Corporates - Of Which: SME															4
61		Retail			)	0 0	) (	)	0 0		0 0		0 0	0	0	(	<u> </u>
62		Retail - Secured on real estate property															4
63	UNITED STATES	Retail - Secured on real estate property - Of Which: SME									-		-				4
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		(	)	0 0	) (	)	0 0		0 0		0 0	0	0	(	<u>)</u> -
65		Retail - Qualifying Revolving															4
66		Retail - Other Retail															4
67		Retail - Other Retail - Of Which: SME															4
68		Retail - Other Retail - Of Which: non-SME															4
69		Equity															4
70		Securitisation															4
71		Other non-credit obligation assets				-	-		-				-		_		
72		IRB TOTAL				21 0	) 3		0 0		L 1		0 0	0	0	, <b>r</b>	0 -

										31/1	2/2020						
				Exposu	ire values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
ow Im			(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		Stage 2 exposure	Stage 3 exposure	Stage expos
3		Central banks															
4		Central governments															
5		Institutions															
6		Corporates			0	0	0	0	0 0		0 0	(	0 0	(	0 0		0 -
7		Corporates - Of Which: Specialised Lending															
8		Corporates - Of Which: SME															
9		Retail			0	0	0	0	0 0		0 0	(	0 0	(	0 0		0 -
0		Retail - Secured on real estate property															
1		Retail - Secured on real estate property - Of Which: SME															
2	N.A.	Retail - Secured on real estate property - Of Which: non-SME			0	0	0	0	0 0		0 0	(	0 0	(	0 0		0 -
3		Retail - Qualifying Revolving															
4		Retail - Other Retail															
5		Retail - Other Retail - Of Which: SME															
6		Retail - Other Retail - Of Which: non-SME															
7		Equity															
8		Securitisation															
9		Other non-credit obligation assets															
0		IRB TOTAL			D	0	0	0	0 0		0 0	C	) 0	0	0		0 -

									Morator	ia - Actual					
									31/1	2/2020					
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of Stage	Stage 3 e 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired expos moratoria		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
91		Central banks													
92		Central governments													
93		Institutions													
94		Corporates	(	)	0 (	0 0	)	0 0		0 0	0	0 0	0 0		J -
95		Corporates - Of Which: Specialised Lending													
96		Corporates - Of Which: SME													
97		Retail	(	)	0 (	0 0	)	0 0	(	0 0	0	0 0	0	(	0 -
98		Retail - Secured on real estate property													
99	N.A.	Retail - Secured on real estate property - Of Which: SME													
100	N.A.	Retail - Secured on real estate property - Of Which: non-SME	(	)	0 (	0	) (	0 0	(	0 0	0	0 0	0	(	0 -
101		Retail - Qualifying Revolving													
102		Retail - Other Retail													
103		Retail - Other Retail - Of Which: SME													
104		Retail - Other Retail - Of Which: non-SME													
105		Equity													
106		Securitisation													
107		Other non-credit obligation assets													
108		IRB TOTAL	C	)	0 0	0 0		0 0		0 0	0	0 0	0	(	J -

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

Moratoria - Actual

Moratoria - Actual

30.91% 

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

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

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

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

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

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	BA EUROPEAN BANKING AUTHORITY						2021 EU	J-wide		<b>est: Cr</b> IB Group p			<b>D-19 IRE</b>	3			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
										31/1	2/2020						
				Exposure	e values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
Row Num		(mln	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks							amount								
2		Central governments															
3		Institutions			-												
4		Corporates		0	27	(	0 20	19	7		3 3		1 0	0 0	0	0	0.00%
5		Corporates - Of Which: Specialised Lending		0	0	(	0 0	(	0 0		0 0		0 0	0 0	0	0	<i>)</i> -
6		Corporates - Of Which: SME		0	2/	(	0 20	1	/		3 3				0	0	0 0.00%
		Retail		0	0		0 0	(	0						0	0	<u>/-</u>
8		Retail - Secured on real estate property		0	0	(	0 0								0	0	<i>)</i> -
10	AIB Group plc	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME		0	0	(	0 0		0		0 0				0	0	/- )
10		Retail - Qualifying Revolving		0	0	(											<u></u>
11 12		Retail - Other Retail		0	0						) <u> </u>				0	0	<u>)</u> -
12		Retail - Other Retail - Of Which: SME		0	0	(	0 0								0	0	) -
14		Retail - Other Retail - Of Which: non-SME		0	0	(	0 0	(	0		0 0		0 0				) -
15		Equity			-		-										
16		Securitisation															
17		Other non-credit obligation assets															
18		IRB TOTAL		0	27	C	0 20	19	7	8	3 3		1 0	0 0	0	0	0.00%

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure	wnich guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19		Central banks														
20		Central governments														
21		Institutions														
22		Corporates	0	17	' (	20	) 11	. 0	5	5 0	C	(	0 0	0	(	0.00%
23		Corporates - Of Which: Specialised Lending														
24		Corporates - Of Which: SME														
25		Retail	0	(	) (	) (	) (	0	C	0 0	C	0	0 0	0	(	-
26		Retail - Secured on real estate property														
27	IRELAND	Retail - Secured on real estate property - Of Which: SME														
28	IKELAND	Retail - Secured on real estate property - Of Which: non-SME	0	(	) (	) (	) (	0	C	0 0	C	0	0 0	0	(	-
29		Retail - Qualifying Revolving														
30		Retail - Other Retail														
31		Retail - Other Retail - Of Which: SME														
32		Retail - Other Retail - Of Which: non-SME														
33		Equity														
34		Securitisation														
35		Other non-credit obligation assets														
36		IRB TOTAL	0	17	Ċ	20	) 11	. 0	5	6 0	0	C	0	0	C	0.00%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	_	Coverage Ratio
tow lum	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37	Central banks														
38	Central governments														
39	Institutions														
40	Corporates		)	)	) (	0 (	0 0	C	0 0		0 0	0	0	0	0 -
41	Corporates - Of Which: Specialised Lending														
42	Corporates - Of Which: SME														
43	Retail	(	)	)	) (	0 (	0 0	C	0 0	(	0 0	0	0	0	0 -
44	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
46 UNITED RINODOM	Retail - Secured on real estate property - Of Which: non-SME	(	)	)	) (	0 (	0 0	0	0 0	(	00	0	0	0	0 -
47	Retail - Qualifying Revolving														
48	Retail - Other Retail														
49	Retail - Other Retail - Of Which: SME														
50	Retail - Other Retail - Of Which: non-SME														
51	Equity														
52	Securitisation														
53	Other non-credit obligation assets														
54	IRB TOTAL	0					0	0	0	0	0	0	0	0	D -

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates	(	)	0 (	)	0	0 0		0 0		0 0	00	0	0	-
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	(	)	0 (	)	0	0 0		0 0		0 0	0 0	0	0	-
62		Retail - Secured on real estate property														
63		Retail - Secured on real estate property - Of Which: SME														
64	UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	(	)	0 (	)	0	0 0		0 0		0 0	0 0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Equity Securitisation														
71		Other non-credit obligation assets														
72							0	0 0		0			0	0	0	-

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

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

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

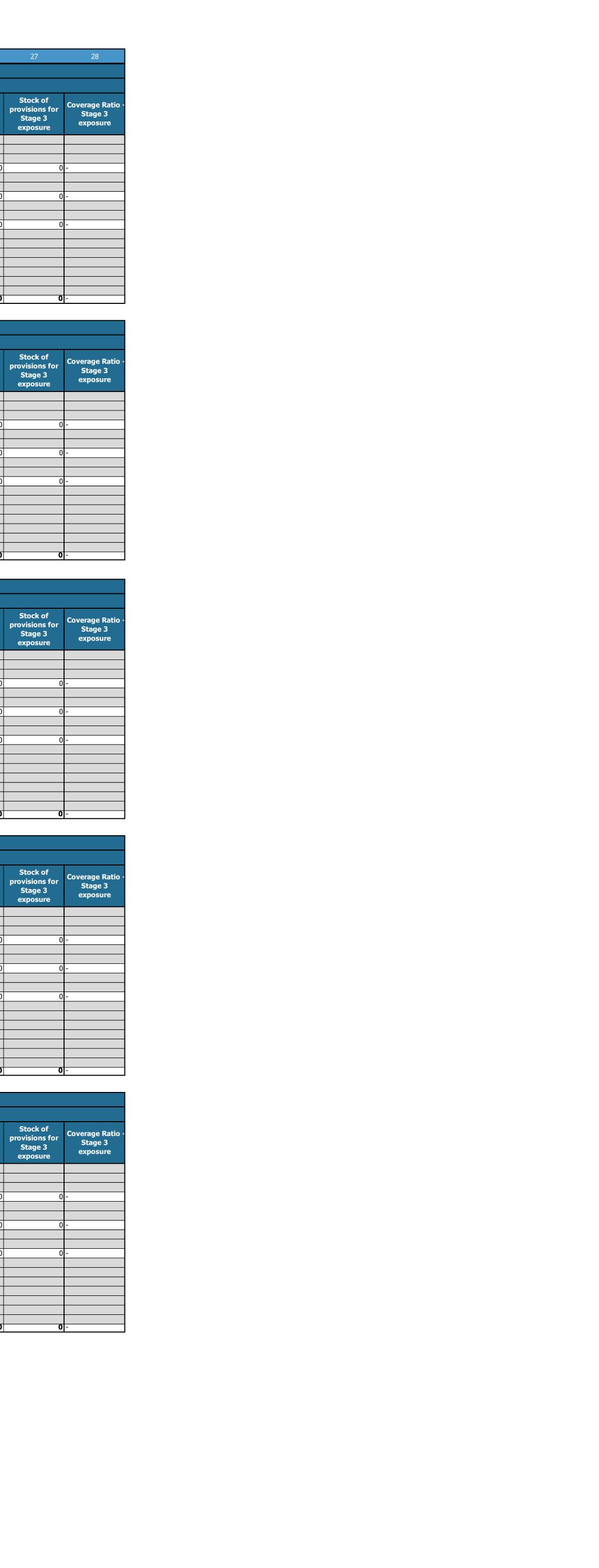
AUTHORITY								Stress T	IR Crown							
		1	15	16	17	18	19	A	IB Group	22	23	24	25	26	27	
										antees - Actual						
										12/2020						
			<b>.</b>		P'il			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
			Exposu	re values		sure amounts	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	r
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	CAPOSUIC	guaranteed amount	CAPOSUIC	guaranteed amount	CAPOSUIC	guaranteed amount	exposure	exposure	exposure	
	Central banks															
	Central governments															
	Institutions													-		
	Corporates		(	0	0	0 (	0	0 0		0 0	)	0 0	C	0		(
	Corporates - Of Which: Specialised Lending															
	Corporates - Of Which: SME Retail				0	0		0		0	<b>N</b>	0 0		0		_
	Retail - Secured on real estate property				J	0	J	0 0		0 0		<u> </u>		0		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME															
N.A.	Retail - Secured on real estate property - Of Which: John SME			)	n	0 (	2	0 0		0 0	)	0 0		0		(
	Retail - Qualifying Revolving									<u> </u>	,					_
	Retail - Other Retail															
	Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME															
	Equity															
	Securitisation															
	Other non-credit obligation assets					0 0				0 0		0 0		0		
	Other non-credit obligation assets IRB TOTAL		(		D	0 (	)	0 0		0 0	)	0 0	) 0	0		C
			(			0 (		0 0		0 0	]	0 0	0 0	0		(
			(			0 (		D 0		0 0 antees - Actual	)	0 0	0 0	0		(
				) (		0 (		D O		12/2020		0 0	0 0	0		<b>c</b>
			Exposu	) ( Ire values	D Risk expo	0 ( sure amounts	) Stage 1	D O Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of	Stage 3	0 0 Stage 3 exposure, of	Stock of	Stock of	Stock of	(
							Stage 1 exposure	exposure, of which		12/2020 Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	r
	IRB TOTAL	(mln EUR, %)	- ۸_TDR	nre values F-IRB	D Risk expos	o ( sure amounts F-IRB		exposure, of	31/1 Stage 2	2/2020 Stage 2 exposure, of		exposure, of	provisions for	provisions for	provisions for	r
	IRB TOTAL Central banks	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	or
	IRB TOTAL           Central banks           Central governments	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	or
	IRB TOTAL           Central banks           Central governments           Institutions	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	•r
	IRB TOTAL         Central banks         Central governments         Institutions         Corporates	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	(
	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates         Of Which: Specialised Lending	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	(
	IRB TOTAL  IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	(
	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL  IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Qualifying Revolving	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail	(min EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	
N.A.	IRB TOTAL         IRB TOTAL         Central banks         Central governments         Institutions         Corporates         Corporates         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail         Retail - Other Retail	(mln EUR, %)	- ۸_TDR					exposure, of which guaranteed	31/1 Stage 2	2/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	

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

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	0		00	(	)	0 0		0 0		0 0	00	0 0	00	) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	0		0 0	(	)	0 0		0 0		0 0	00	0 0	00	) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	0	C	0 0	(	)	0 0	(	0 0		0 0	0 0	0 0	0 0	) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL	0	0	0	(		0 0	C	0		0 0	0	0	0	-

								Public guara	antees - Actual						
								31/1	2/2020						
		Exposu	e values	Risk expos	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for			Coverage Ratio
Row Num	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
181	Central banks														
182	Central governments														4
183	Institutions														
184	Corporates	0	(	0	(	0	0 0		0 0		0 (	0 0	0	(	0 -
185	Corporates - Of Which: Specialised Lending														
186	Corporates - Of Which: SME														
187	Retail	0		0	(	0	0 0		0 0		0 0	0 0	0		0 -
188	Retail - Secured on real estate property														
<sup>189</sup> N.A.	Retail - Secured on real estate property - Of Which: SME														
190	Retail - Secured on real estate property - Of Which: non-SME	0	(	0	(	0	0 0		0 0		0 0	0 0	0		0 -
191	Retail - Qualifying Revolving														
192	Retail - Other Retail														
193	Retail - Other Retail - Of Which: SME														
194	Retail - Other Retail - Of Which: non-SME														
195	Equity														
196	Securitisation														
197	Other non-credit obligation assets														
198	IRB TOTAL	0	C	0	(	0	0 0		0 0			) 0	0		0 -

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



		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		653 1,	040 37	1 8	6	58 11.	3 30.41%	811	772	48	33	7 3	4 14	6 30.27%	6 89	7 609	55	58 8	26	٦ ار	59 3
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	1	,332	330 12	1 1		5 2	1 17.62%	1,296	330	15	56	1	5 2	6 16.47%	6 1,29	3 303	18	36 1	4	r 2	29 1
	Retail - Secured on real estate property																					
AIB Group plc	Retail - Secured on real estate property - Of Which: SME																					
AID GIOUP PIC	Retail - Secured on real estate property - Of Which: non-SME	1	,332	330 12	1 1		5 2	1 17.62%	1,296	330	15	56	1	5 2	6 16.47%	6 1,29	3 303	18	36 1	4	<u>1</u> 2	29 1.
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	1,	985 1,3	370   <b>4</b> 93	3  9	7	/3 134	4 27.26%	2,106	1,102	63	9	8  39	9  17	2 26.89%	<b>6 2,19</b>	L 913	S  74	4  9	30	D 199	9 26.6

EBA EUROPEAN BANKING AUTHORITY

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks																					
20	Central governments																					
21	Institutions																					
22	Corporates	59	95 1,0	003 36	67	8 6	6 111	. 30.23%	740	751	475	5	7 3	2 142	30.02%	821	597	547	,	8 2	5 164	30.01%
23	Corporates - Of Which: Specialised Lending																					
24	Corporates - Of Which: SME																					
25	Retail	1,33	31 3	329 12	21	1	5 21	. 17.62%	1,295	330	156	5	1	5 26	16.47%	1,292	303	186		1	4 29	15.84%
26	Retail - Secured on real estate property																					
IRELAND	Retail - Secured on real estate property - Of Which: SME																					
28 INLLAND	Retail - Secured on real estate property - Of Which: non-SME	1,3	31 3	329 12	21	1	5 21	. 17.62%	1,295	330	156	5	1	5 26	16.47%	1,292	303	186	<b>)</b>	1	4 29	15.84%
29	Retail - Qualifying Revolving																					
30	Retail - Other Retail																					
31	Retail - Other Retail - Of Which: SME																					
32	Retail - Other Retail - Of Which: non-SME																					
33	Equity																					
34	Securitisation																					
35	Other non-credit obligation assets																					
36	IRB TOTAL	1,92	26 1,3	332 48	8	9 7:	1 132	27.10%	2,035	1,081	631	L] 8	3 32	7 168	26.66%	2,114	900	733	3	9 2	9 194	26.43%
											Moro	toria - Raseline S	contrio									

												Mora	toria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		46	22	2 3	C		1 2	49.59%	55	10		5 (	) 1	3	51.28%	59		5 7	7 (		1	3 52.0
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	0	) (	C		0 (	20.04%	1	0		0	0 0	0	16.97%	1		0 (	) (		0	0 16.3
	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		1	0	) (	0		0 0	20.04%	1	0		0	0 0	0	16.97%	1		0 (	) (		0	0 16.1
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		47	22	2 3	0		1 2	49.28%	56	10		5	0 1	3	50.81%	59		5 7	0		1	<b>4</b> 51.4

											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
ow um	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55	Central banks																					
56	Central governments																					
57	Institutions																					
58	Corporates		0 2	2	0	0 0	)	0 57.40%	0	2 2	2	0	0	0	0 57.37%	C	0	1	0 0	0	0	) 57.36%
59	Corporates - Of Which: Specialised Lending																					
50	Corporates - Of Which: SME																					
51	Retail		0 0	)	0	0 (	)	0 -	0	0 0	)	0	0	0	0 -	C	0	0	0 0	0	0	) -
52	Retail - Secured on real estate property																					
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																					
64 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0 0	)	0	0 (	)	0 -	0	0 0	)	0	0	0	0 -	C	0	0	0 0	0	0	) -
65	Retail - Qualifying Revolving																					
66	Retail - Other Retail																					
67	Retail - Other Retail - Of Which: SME																					
58	Retail - Other Retail - Of Which: non-SME																					
69	Equity Securitisation																					
70																						
71	Other non-credit obligation assets																					
72	IRB TOTAL		0 2	2	0	0 0		<b>0</b> 57.40%	0	) 2	2	0	0	0	<b>)</b> 57.37%	0		L	0 0	0	0	57.36%

												Mora	itoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	C	)	0 (	) (	0	0 -	0	0	)	0	) (	0 0	-	0	0 0		0 (	) (	0 0	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	C	)	0 (	) (	0	0 -	0	0	)	0	) (	0 0	-	0	) C		0 (	) (	0 0	0 -
	Retail - Secured on real estate property																						
	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	C	)	0 (	) (	0	0 -	0	0	)	0	) (	0 0	-	0	) C		0 (	) (	0 0	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0	)	0 0			0 -	0	0		0	) (		-	0	0			) (	0 0	0 -

											Mora	toria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions																					
94	Corporates	0	0	(	0 0	(	)	0 -	(	0	0	0 (	D	0	0 -		0	0	0	0 0	0	, <b>-</b>
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME																					
97	Retail	0	0	(	0 0	(	)	0 -	(	0	0	0 (	0	0	0 -		0 (	0	0	0 0	0	-
98	Retail - Secured on real estate property																					
<sup>99</sup> N.A.	Retail - Secured on real estate property - Of Which: SME							-		-	-	-		-			-	-	-	-		4
100	Retail - Secured on real estate property - Of Which: non-SME	0	0	(	0 0	(	)	0 -	(	0	0	0 (		0	0 -		0	0	0	0 0	0	1-
101	Retail - Qualifying Revolving											-										4
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					l
104	Retail - Other Retail - Of Which: non-SME	 																				l
105	Equity	 																				l
105	Securitisation																					L
107	Other non-credit obligation assets	-	•																			
108	IRB TOTAL	0	0		0		J	u -		U	U	ן (	ו	U	U -		) (	ו	U	) (	0	1-

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   |  |   | Mora  | atoria - Baseline S  | cenario   
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|  | (mln EUR,%)   | Stage 1<br>exposure   | Stage 2<br>exposure  | Stage 3<br>exposure  | Stock of<br>provisions for<br>Stage 1<br>exposure   
   
   
  | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | Coverage Ratio -<br>Stage 3<br>exposure  
   
   | Stage 1<br>exposure  | Stage 2<br>exposure   | Stage 3<br>exposure   | Stock of<br>provisions for<br>Stage 1<br>exposure  | Stock of<br>provisions for<br>Stage 2<br>exposure   
   | Stock of<br>provisions for<br>Stage 3<br>exposure  | Coverage Ratio -<br>Stage 3<br>exposure   | Stage 1<br>exposure   | Stage 2<br>exposure   | Stage 3<br>exposure  
 Stock of<br>provisions for<br>Stage 1<br>exposure   | Stock of<br>provisions for<br>Stage 2<br>exposure   | Stock of<br>provisions for<br>Stage 3<br>exposure   | Со  |
| Central banks  | , , , , , , , , , , , , , , , , , , ,   |   |  |  |   
   
   
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| Corporates - Of Which: Specialised Lending               |   |   |  |  |   
   
   
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| Corporates - Of Which: SME                               |   |   |  |  |   
   
   
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| Retail - Secured on real estate property                 |   |   |  |  |   
   
   
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| Retail - Secured on real estate property - Of Which: SME |   |   |  |  |   
   
   
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| Retail - Qualifying Revolving                            |   |   |  |  |   
   
   
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| Retail - Other Retail                                    |   |   |  |  |   
   
   
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| Retail - Other Retail - Of Which: SME                    |   |   |  |  |   
   
   
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| Retail - Other Retail - Of Which: non-SME                |   |   |  |  |   
   
   
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| Other non-credit obligation assets                       |   |   |  |  |   
   
   
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|  | Central governments         Institutions         Corporates         Corporates - Of Which: Specialised Lending         Corporates - Of Which: SME         Retail         Retail - Secured on real estate property         Retail - Secured on real estate property - Of Which: SME         Retail - Secured on real estate property - Of Which: non-SME         Retail - Qualifying Revolving         Retail - Other Retail         Retail - Other Retail - Of Which: SME         Retail - Other Retail - Of Which: SME | Central governmentsInstitutionsCorporatesCorporates - Of Which: Specialised LendingCorporates - Of Which: SMERetailRetail - Secured on real estate propertyRetail - Secured on real estate property - Of Which: SMERetail - Secured on real estate property - Of Which: SMERetail - Secured on real estate property - Of Which: non-SMERetail - Qualifying RevolvingRetail - Other RetailRetail - Other Retail - Of Which: SMERetail - Other Retail - Of Which: Non-SMEEquitySecuritisationOther non-credit obligation assets | Central banks       exposure         Central governments          Institutions          Corporates          Corporates - Of Which: Specialised Lending          Corporates - Of Which: Specialised Lending          Corporates - Of Which: SME          Retail          Retail - Secured on real estate property          Retail - Secured on real estate property - Of Which: SME          Retail - Secured on real estate property - Of Which: non-SME          Retail - Other Retail - Of Which: SME          Retail - Other Retail - Of Which: SME      < | exposure<br>(min EUR, %)       exposure         Central banks          Central governments          Institutions          Corporates       0         Retail       Secured on real estate property         Retail - Secured on real estate property - 0f Which: SME          Retail - Secured on real estate property - 0f Which: non-SME       0         Retail - Qualifying Revolving          Retail - Other Retail          Retail - Other Retail          Retail - Other Retail - 0f Which: SME          Retail - Other Retail - 0f Which: non-SME | exposure<br>(min EUR, %)       exposure       exposure         Central banks       Institutions       Institutions         Central governments       Institutions       Institutions         Corporates       Of Which: Specialised Lending       Institutions         Corporates - Of Which: Specialised Lending       Institutions       Institutions         Retail       Secured on real estate property       Institution       Institutions         Retail - Secured on real estate property       Institution       Institution         Retail - Secured on real estate property - Of Which: SME       Institution       Institution         Retail - Secured on real estate property - Of Which: SME       Institution       Institution         Retail - Secured on real estate property - Of Which: som-SME       Institution       Institution         Retail - Qualifying Revolving       Institution       Institution       Institution         Retail - Other Retail - Of Which: SME       Institution       Institution       Institution         Retail - Other Retail - Of Which: SME       Institution       Institution       Institution         Retail - Other Retail - Of Which: SME       Institution       Institution       Institution         Retail - Other Retail - Of Which: SME       Institution       Institution       Institution <td>Image: Stage 1 (min EUR, w)       Stage 1 (exposure)       Stage 2 (exposure)       Stage 3 (exposure)       Stock of provisions for Stage 1 (exposure)         Central banks       Image: Stage 1 (exposure)       I</td> <td>Stage 1<br/>exposureStage 2<br/>exposureStage 3<br/>exposureStock of<br/>provisions for<br/>Stage 1<br/>exposureStock of<br/>provisions for<br/>Stage 2<br/>exposureCentral banks&lt;</td> <td>Stage 1<br/>exposure       Stage 2<br/>exposure       Stock of<br/>provisions for<br/>Stage 1<br/>exposure       Stock of<br/>provisions for<br/>Stage 2<br/>exposure       Stock of<br/>provisions for<br/>stage 3<br/>exposure         Central banks             Stage 3<br/>exposure       stage 3       stage 3<br/>exposure       stage 3<br/>exposure<td>Zentral banks         Stage 1         Stage 2         Stage 3         Stock of stage 3         Stage 1         Stage 3         Stage 1         Stage 3         Stage</td><td>29         30         31         32         33         34         35         36          </td><td>29       30       31       32       33       34       35       36       37         Image: Stape 1       Stape 1       Stape 2       Stape 1       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2</td><td>29         30         31         32         33         34         35         36         37         38           Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state</td><td>Central banks<br/>(min EUR, s)         Central banks         Central banks         Scage 1         Scage 2         Scage 3         Scage 3</td><td>Calibration         Constrained on the state of the</td><td>Karabase         Karabase         Karabase</td><td>And and any operation of the second second</td><td>In the set of the</td><td>Image: constraint of the set of</td><td>Image: constraint of the second sec</td><td>And Subserverse         Subserverse</td><td>Image: constraint of the second sec</td><td>Image: biology of the state of the</td></td> | Image: Stage 1 (min EUR, w)       Stage 1 (exposure)       Stage 2 (exposure)       Stage 3 (exposure)       Stock of provisions for Stage 1 (exposure)         Central banks       Image: Stage 1 (exposure)       I | Stage 1<br>exposureStage 2<br>exposureStage 3<br>exposureStock of<br>provisions for<br>Stage 1<br>exposureStock of<br>provisions for<br>Stage 2<br>exposureCentral banks< | Stage 1<br>exposure       Stage 2<br>exposure       Stock of<br>provisions for<br>Stage 1<br>exposure       Stock of<br>provisions for<br>Stage 2<br>exposure       Stock of<br>provisions for<br>stage 3<br>exposure         Central banks             Stage 3<br>exposure       stage 3       stage 3<br>exposure       stage 3<br>exposure <td>Zentral banks         Stage 1         Stage 2         Stage 3         Stock of stage 3         Stage 1         Stage 3         Stage 1         Stage 3         Stage</td> <td>29         30         31         32         33         34         35         36          </td> <td>29       30       31       32       33       34       35       36       37         Image: Stape 1       Stape 1       Stape 2       Stape 1       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2</td> <td>29         30         31         32         33         34         35         36         37         38           Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state</td> <td>Central banks<br/>(min EUR, s)         Central banks         Central banks         Scage 1         Scage 2         Scage 3         Scage 3</td> <td>Calibration         Constrained on the state of the</td> <td>Karabase         Karabase         Karabase</td> <td>And and any operation of the second second</td> <td>In the set of the</td> <td>Image: constraint of the set of</td> <td>Image: constraint of the second sec</td> <td>And Subserverse         Subserverse</td> <td>Image: constraint of the second sec</td> <td>Image: biology of the state of the</td> | Zentral banks         Stage 1         Stage 2         Stage 3         Stock of stage 3         Stage 1         Stage 3         Stage 1         Stage 3         Stage | 29         30         31         32         33         34         35         36 | 29       30       31       32       33       34       35       36       37         Image: Stape 1       Stape 1       Stape 2       Stape 1       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 1       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2       Stape 2         Stape 2       Stape 2       Stape 2       Stape 2         Stape 2 | 29         30         31         32         33         34         35         36         37         38           Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state property of Which: Not SME         Image: Second on a state | Central banks<br>(min EUR, s)         Central banks         Central banks         Scage 1         Scage 2         Scage 3         Scage 3 | Calibration         Constrained on the state of the | Karabase         Karabase | And and any operation of the second | In the set of the | Image: constraint of the set of | Image: constraint of the second sec | And Subserverse         Subserverse | Image: constraint of the second sec | Image: biology of the state of the |

											Mora	atoria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0	0	D -	(	0 0	)	0	0	0 0	-	0	0	(	) 0		)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0	0	D -	(	0 0	)	0	0	0 0	-	0	0	(	) 0		)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	0 -	(	0 0	)	0	0	0 0	-	0	0	(	0 0		0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	D	0	D -	(	0 0		0	0	0 0	-	0	0	C	0		D	0 -

											Mora	atoria - Baseline :	Scenario									
					31/12/2021							31/12/2022	2						31/12/2023			
	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (	D	0	0 -	(	0	0	0	0	0 0	-	(	0 0	)	0 0	0	0	) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (	0	0	0 -	(	0	0	0	0	0 0	-	(	0 0		0 0	0	0	) -
	Retail - Secured on real estate property																					
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	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0	0 -	(	0	0	0	0	0 0	-	(	0 0		0 0	0	0	) -
	Retail - Qualifying Revolving																					
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	IRB TOTAL		U	U	0 0	וי	U	U -		U	U	U	U	U 0	-	C	0	1	0	0	0	l -

											Mora	atoria - Baseline S	cenario									
				:	31/12/2021							31/12/2022							31/12/2023			
	(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 p exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	0	(	0 0	-	(	0 0		0	)	0	0 -	0	0		0 0	0	0	) -
	Corporates - Of Which: Specialised Lending																					
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	Retail		0 (	0 0	0	(	0 0	-	(	0 0		0		0	0 -	0	0		0 0	0	0	) -
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	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
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	Other non-credit obligation assets																					
	IRB TOTAL			0 0	0	C	0	-	C	) 0		0			D -	0	0		0 0	0	0	-

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					31/12/2021							31/12/2022							31/12/2023			
	(m	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage S exposu
	Central banks																					
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	Corporates	0		0	0 0	)	0	0 -		0 (	0	0 (	(	0 0	-	0	0		) (	0 0	)	0 -
	Corporates - Of Which: Specialised Lending																					
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	Retail	0		0	0 0	)	0	0 -		0 (	0	0 (	(	0 0	-	0	0		) (	0 0		0 -
	Retail - Secured on real estate property																					
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11.7.	Retail - Secured on real estate property - Of Which: non-SME	0		0	0 0	)	0	0 -		0 (	0	0 (	(	0 0	-	0	0		) (	0 0		0 -
	Retail - Qualifying Revolving																					
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	Equity																					
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	Other non-credit obligation assets			-																_		
	IRB TOTAL	0		0	0 0		0	0 -				0 0		0	-	0	0			) 0		0 -

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

EB	EUROPEAN BANKING AUTHORITY														2021 E	U-wide		Test: Cr AIB Group p	edit risk		-19 IRE	8										
			50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																	Public guarantee	s - Baseline Scena	nrio													
							31/1	2/2021									31/1	12/2022									31/12	/2023				
Row Num			Stage 1 exposure (mln EUR, %)	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2		Central governments																														
3		Institutions																														
4		Corporates		17	7	8 3	3	2 0	0	0		0 21.80%	6	17	7	7	2	4	1 0	0	1	21.71%	17	7	7	5 1	5	2	2 0	0	1	. 21.88%
5		Corporates - Of Which: Specialised Lending																														
6		Corporates - Of Which: SME																							<b>.</b>							
7		Retail		0	0	0 0	) (	0 0	0	0		0 -		0	0	0	0	0	0 (	0	0	-		) (	)	0 0	0		0 0	0	0	) -
8		Retail - Secured on real estate property																														
9	AIB Group plc	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														
10		Retail - Secured on real estate property - Or Which: hon-SME Retail - Qualifying Revolving																														
12		Retail - Other Retail																														
13		Retail - Other Retail - Of Which: SME																														
14		Retail - Other Retail - Of Which: non-SME																														
15		Equity																														
16		Securitisation																														
17		Other non-credit obligation assets																														
18		IRB TOTAL		17	7	8 3	3 2	2 0	0	0		0 21.80%	6	17	7	7	2	4	1 0	0	1	21.93%	17	/ 7		5 1	5	2	2 0	0	1	. 22.05%

																Pu	ublic guarantees	s - Baseline Scena	rio													
							31	/12/2021									31/12	12/2022									31/1	2/2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, which guarante amount	of Stage 3 ed exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	or provision Stage	s for provisions for	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, o which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	for Stage exposu
	Central banks																															
	Central governments																															
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	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0 (	0	0	0	0	0	0	0	0 -		0	0	0 0	(	0 (	0	0 (		) -		0 0		0 (	) (		0	0 0	)	0 -
	Retail - Secured on real estate property																															
IRELAND	Retail - Secured on real estate property - Of Which: SME																															
IRELAND	Retail - Secured on real estate property - Of Which: non-SME		0	0 (	0	0	0	0	0	0	0	0 -		0	0	0 0	(	0 (	0	0 (		) -		0 0		0 (	) (	)	0	0 0	)	0 -
	Retail - Qualifying Revolving																															
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																F	Public guarantees	s - Baseline Scen	nario													
							31/:	12/2021									31/1	12/2022									31/1	2/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Coverage Rati Stage 3 exposure
	Central banks																															
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	Corporates			0 0		0	0	0	0 0	) (	0 0	) -	0	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	D	0 0	/	0 -
	Corporates - Of Which: Specialised Lending																															
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	Retail			0 0		0	0	0	0 0	) (	0 0	) -	0	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	D	0 0	1	0 -
	Retail - Secured on real estate property																															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME			0 0		0	0	0	0 0	) (	0 0	) -	0	0	0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	D	0 0	/	0 -
	Retail - Qualifying Revolving																															
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	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL			0 0		0	0	0	0		0 0	-	0	0	0	0		0	0		0	0 -		0	0	0		0		0 0		0 -

																Public guarantees	s - Baseline Scena	ario													
						31/12	2/2021									31/1	12/2022									31/1	12/2023				
ow Im	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions f Stage 1 exposure	for provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
<i>δ</i>	Central banks																														
6 7	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending																														
8	Corporates		0 0	0	0	0	0 0	0	0 0	)	0 -		0	0	0	0	0	0	0	0	0 -	0		0	0	0	0 0	C	0	0	-
9	Corporates - Of Which: Specialised Lending																														
0	Corporates - Of Which: SME																														
1	Retail		0 0	0	0	0	) 0	0	0 0	)	0 -		0	0	0	0	0	0	0	0	0 -	0		0	0	0	0 0	0	0 0	0	-
2	Retail - Secured on real estate property																														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	) 0	0	0 0	)	0 -		0	0	0	0	0	0	0	0	0 -	0	)	0	0	0	0 0	0	0	0	-
5	Retail - Qualifying Revolving																														
6	Retail - Other Retail																														
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	Equity Securitisation																														
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2	Other non-credit obligation assets IRB TOTAL		0 0	•									0	0	0		0	0	0	0	0	^		n	0		0 0	•	0	•	_
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						31/12	2/2021									31/12	/2022									31/1	.2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	for Coverage Stage expos
	Central banks																														
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	Institutions Corporates Corporates - Of Which: Specialised Lending																														
	Corporates		0 0	0	0	(	0 0	0	0 0	) (	) -	0	0	0	0 0	0	(	0 0	0	0	) -	0	0	(	0		0 0	<u>ر</u>	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0	0	(	0 0	0	0 0	) (	) -	0	0	0	0 0	0	(	0 0	0	0	) -	0	0	(	0		0 0	<u>ر</u>	0	0	0 -
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	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																											4			
	Other non-credit obligation assets							-	-																						
	IRB TOTAL		0 0	0	0	C	0  0	0  (	0 0	)  (	) -	0	0	0	0	0	0	0 0	0	0	) -	0	0	(	0		0  0	ר <u>ו</u>	0	0	0 -

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

BANKING AUTHORITY															2021 E	U-wide					<b>D-19 IR</b>	В										
		50	)	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
																	Public quarantees	s - Baseline Scena	rio													
							31/12/	/2021																			31/12	2/2023				<u> </u>
		Stag expos (mln EUR, %)	e 1 expos sure guara	ure, of Sta ich exp inteed	age 2 exp posure gu	posure, of which Jaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	f Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Co
	Central banks		am					amount						amount		amount		amount						amount		amount		amount				T
	Central governments																															Л
	Institutions																															
	Corporates		0	0	0	0	0	0	0		0	D -		0	0	0	0 (	0	0 C	0	0	0 -	0	0		0 0	0	0	1	0 0	C	0 -
	Corporates - Of Which: Specialised Lending																															Δ
	Corporates - Of Which: SME																															/
	Retail		0	0	0	0	0	0	0		0	D -		0	0	0	0 (	0	0 0	0	0	0 -	0	0		0 0	0	0	1	0 0	(	0
	Retail - Secured on real estate property																															/
N.A.	Retail - Secured on real estate property - Of Which: SME																															Γ
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0		0	D -		0	0	0	0 (	0	0 C	0	0	0 -	0	0		0 0	0	0	1	0 0	C	0
	Retail - Qualifying Revolving			exposure, of whichStage 2exposure, of whichStage 3exposure, of whichStage 3Stage 3S																												
	Retail - Other Retail																															Л
	Retail - Other Retail - Of Which: SME																															Л
	Retail - Other Retail - Of Which: non-SME																															$\square$
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0	0	0	0	0		0	) -		0	0	0	0 0	0	0 0		0	0 -	0	0		0 0	0	0	1	0		0-

							31/	12/2021									31/12	/2022									31/1	2/2023			
				Stage 1		Stage 2	<u> </u>	Stage 3						Stage 1		Stage 2	31,12,	Stage 3						Stage 1		Stage 2	51,	Stage 3			
		(mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions Stage 2 exposur	for provisions fo	or Coverage Ratio Stage 3 exposure	) - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks					binotint										Uniount		binount						binobint		binoditt		Bintodint			
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0		)	0	0 (	0	0	0	0 -		)	0 0	0	0	0	0	0	0	-	(	0	0	0	0	0 0	) (	) 0	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0		0	0	0 0	0	0	0	0 -		ס	0 0	0	0	0	0	0	0	-	(	ס	0	0	0	0 0	) (	0 0	
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
	Retail - Secured on real estate property - Of Which: non-SME		0	0		)	0	0 0	0	0	0	0 -		)	0 0	0	0	0	0	0	0	-	(	0	0	0	0	0 0	) (	0 0	
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets														-																
	IRB TOTAL		0	0		)	D	0 0	DI	0	0	0 -			0 0	0	0	0	0	0	0	-			D	0	0	0 0		0	

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	D	0	) -	(	) 0		0 0	0	0	0	0	0	) -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
1	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	0	0	) -	(	) 0		0 0	0	0	0	0	0	) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (	0	0	) -	(	) 0		0 0	0	0	0	0	0	) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(	0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/12	2/2021									31/12	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - S Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	0	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	ס	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 0	0 0		0	0 -	(	0 (	0	0 0	0 0	0	0	0 0	0 0	-	0	(	)	0 0		0	0 0	0 0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0			0 0		0	0 -	C		0		0		0	0 0	0	-	0			0 0			0 0	0	0 -

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

EUROPEAN BANKING AUTHORITY										2021 EU	J-wide S	stress	lest: Ci	edit ris	K COVID	)-19 IKI	3						
													AIB Group	plc									
		80	8	1	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	
												Mor	atoria - Adverse S	Scenario									
						31/12/2021							31/12/2022							31/12/2023			
		Stage expose (mln EUR, %)			Stage 3 cposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks																						Ŧ
	Central governments																						
	Institutions																						
	Corporates		631	1,051	383	12	97	133	3 34.72%	714	817	53	33	15 7	8 187	7 34.98%	675	711	678	8 12	2 67	/ 24	<del>1</del> 2
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1,323	337	122	2	10	24	4 19.52%	1,254	362	16	56	2 1	1 31	1 18.92%	b 1,201	370	212	2 2	2 10	'4	<del>1</del> 0
	Retail - Secured on real estate property																						
AIB Group plc	Retail - Secured on real estate property - Of Which: SME																						
AID GIOUP PIC	Retail - Secured on real estate property - Of Which: non-SME		1,323	337	122	2	10	24	4 19.52%	1,254	362	16	56	2 1	1 31	1 18.92%	1,201	370	212	2 2	2 10	⁄4	<del>1</del> 0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		1,954	1,387	506	14	107	157	7 31.04%	1,968	1,180	69	9	.7 8	9 218	31.17%	1,876	1,081	890	0 14	77	/	28

												Mora	toria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
19	Central banks																						
20	Central governments																						
21	Institutions																						
22	Corporates		573	1,014	37	8	.2 9	4 131	. 34.54%	645	797	524	14	ł 7:	5 182	34.71%	605	697	7 663	3 1	2 64	234	4 35.32%
23	Corporates - Of Which: Specialised Lending																						
24	Corporates - Of Which: SME																						
25	Retail		1,322	336	12	2	2 1	0 24	19.52%	1,253	362	166		2 1	1 31	18.92%	1,200	369	9 212	2	2 10	40	0 18.86%
26	Retail - Secured on real estate property																						
IRELAND	Retail - Secured on real estate property - Of Which: SME																						
28 INLLAND	Retail - Secured on real estate property - Of Which: non-SME		1,322	336	12	2	2 1	0 24	19.52%	1,253	362	166		2 1	1 31	18.92%	1,200	369	212	2	2 10	40	0 18.86%
29	Retail - Qualifying Revolving																						
30	Retail - Other Retail																						
31	Retail - Other Retail - Of Which: SME																						
32	Retail - Other Retail - Of Which: non-SME																						
33	Equity																						
34	Securitisation																						
35	Other non-credit obligation assets																						
36	IRB TOTAL		1,896	1,350	50	1 1	4 10	4 155	30.87%	1,898	1,159	690	16	80	5 213	30.92%	1,805	1,067	87	5 14	l 74	274	<b>1</b> 31.34%

												Mora	atoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage R Stage 3 exposur
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		45	22		4 (	2	2 2	2 54.29%	54	10		7 (	) 2	2 4	1 56.64%	5.	5	6	9	0 2	5	5
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		1	0		0 (		0 0	) 24.82%	1	0	(	0 (	) (	0 0	) 21.74%		1 (	0	0	0 0	) (	0
	Retail - Secured on real estate property																						
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		1	0		0 (	0 (	0 0	) 24.82%	1	0		0 (	) (	0 0	) 21.74%		1 (	0	0	0 0	) (	0
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																			_			_
	Retail - Other Retail - Of Which: non-SME																						_
	Equity																			_			-
	Securitisation																						
	Other non-credit obligation assets		16			4	· ·		54 010/	EE	11	-	7 0			56 200%	E4		7 1	0	0 3		5
	IRB TOTAL		40	22				<u>د</u>	54.01%	55	11		/  (	<u> </u>	- 4	50.20%	. 50		/ <u> </u>		u 2	. 3	3

												Mora	atoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
ow Im		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
5	Central banks																						
6	Central governments Institutions																						
7							-	-	-									-					
8	Corporates		0	2	2 0	(		0	0 57.51%	b C	)	1	0 (	) (	0 0	57.47%	(	0 1		1 0	C	0	57.45%
9	Corporates - Of Which: Specialised Lending						_																
0	Corporates - Of Which: SME																						
1	Retail		0	(	0	(	)	0	0 -	C	) (	0	0 (	) (	0 0	-	(	0 0		0 0	0	0	-
2	Retail - Secured on real estate property																						
UNITED STATES	Retail - Secured on real estate property - Of Which: SME		0						0			0	0					0		0			
	Retail - Secured on real estate property - Of Which: non-SME		0	L L			J	J	0-	L L	) 	0	<u> </u>		) 	-		0 0		0 0	U	U	1 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
0	Retail - Other Retail - Of Which: SME																						
<u></u>	Retail - Other Retail - Of Which: non-SME Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
2	IRB TOTAL		0	2	0	(			<b>0</b> 57.51%	0	) 1	1	0 0		) 0	57.47%	(	0 1		1 0	0	0	57.45%
4			U	4	. U				57.5170	<b>U</b>	·	-	~ <u> </u>	'I <b>v</b>		57.4770				- <u> </u>	Ŭ	U	J/

												Mora	toria - Adverse So	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cov
	Central banks																						
	Central governments																						4
	Institutions		-					-				-											_
	Corporates		0	(	)	0 0	(	0	0 -	0		0 (	) (	) (	) (	) -	0	) (	) (	0 0	00	۲ ۲	0 -
	Corporates - Of Which: Specialised Lending																					4	4
	Corporates - Of Which: SME		-					-				-											
	Retail		0	(	)	0 0	(	0	0 -	0		0 (	) (	) (	) (	) -	0	) (	) (	0 0	00	<u>(</u>	0 -
	Retail - Secured on real estate property																					<b></b>	4
N.A.	Retail - Secured on real estate property - Of Which: SME			-													-					L	4
	Retail - Secured on real estate property - Of Which: non-SME		0	(	)	0 0	(	0	0 -	0		0 (	) (	) (	) (	) -	0	) (	) (	0 0	00	(	0 -
	Retail - Qualifying Revolving																					<b></b>	4
	Retail - Other Retail																					<b></b>	4
	Retail - Other Retail - Of Which: SME																					L	4
	Retail - Other Retail - Of Which: non-SME																					L	4
	Equity																					l	4
	Securitisation																					(	4
	Other non-credit obligation assets				N					-													
	IRB TOTAL		0	C	)	0 0	0	ן (	0 -	0		0  (	)  (	)  C	) (	<b>)</b>  -	0	0 0	)  (	0 0	0	۲ (۲	0 -

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
Row Num	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																					
92	Central governments																					
93	Institutions						<u></u>					0	2	0	0							
94	Corporates		0 (	0 (	0 0		0	0 -	(	) (	0	0	0	0	0 -		0 (		00	0	0	-
95	Corporates - Of Which: Specialised Lending																					
96	Corporates - Of Which: SME		2	0			0	0			2	0	2	0	0					0		
97	Retail		0	0 0	J 0		0	0 -	L C	) (	U	0	0	0	0 -		0 (		0	0	0	-
98	Retail - Secured on real estate property																					
<sup>99</sup> N.A.	Retail - Secured on real estate property - Of Which: SME			<u> </u>			<u></u>					0	2	0								
	Retail - Secured on real estate property - Of Which: non-SME		0 (	0 0	0		0	0 -	(	) (	0	0	0	0	0 -		0 (		0	0	0	-
101	Retail - Qualifying Revolving																					
102	Retail - Other Retail																					
103	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
105	Equity																					
	Securitisation																					
107	Other non-credit obligation assets												•								-	
108	IRB TOTAL		ן (	0 (	0 0		0	0 -	0	) (	D I	0 (	ע	0	0 -				0	0	0	-

EUROPEAN BANKING AUTHORITY											J-wide					-19 IRB							
		Г	80	81	82	83	84	85	86	87	88	89	AIB Group p		92	93	Q4	95	96	97	98	99	
			00	01	02	05	01			07	00	Mor	atoria - Adverse S		52	55	51	55	50	57	50		_
		-				24/42/2024						MOR								24 /42 /2022			<u> </u>
						31/12/2021		1					31/12/2022					1		31/12/2023		1	4
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r C
	Central banks	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	4
	Central governments																						+
	Institutions																						+
	Corporates		C	0		0 (	0 0		0 -	(	)	0	0	0	) 0	-	0	) (	0	0	0 (		0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 (	0 0		0 -	(	)	0	0	0	0 0	-	0	) (	0	0	0 (		0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 (	0 0		0 -	(	)	0	0	0	) 0	-	0	) (	0	0	0 (		0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						

					31/12/2021							31/12/2022							31/12/2023			
					51/12/2021	_						51/12/2022							51/12/2025			
	(mln EU	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 (	0 0		)	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 (	0 0		)	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 (	0 (	) (	) (	0	0 -	0	0		0	0	0 0	-	0	(	0 0	0 0		)	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		-				-						-									
	IRB TOTAL		0 0			) (		01-	0	0		01		0 0	-	0			) 0			0 -

												Mora	toria - Adverse Scenario									
						31/12/2021							31/12/2022						31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for provis Stage 1 Sta	ck of Stock ions for provision ge 2 Stag osure expos	ns for e 3 e 3 e xposure	) - Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0		0	0	0	0	0 -	(	0 0	)	0	0	0 -		0 (	)	0 (	) (	) (	) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0		0	0	0	0	0 -	(	0 0		0 0	0	0 -		0 (	)	0 0	0 0	) (	) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0		0	0	0	0	0 -	(	0 0	)	0 0	0	0 -		0 (	)	0 0	0 0	) (	) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0		0	0	0	0	0[-		0 0			0	0 -				0 0	C	0	<u> -</u>

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (	0	0 (	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (	0	0 0	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0 (	0 -	0	0 0	)	0	0	) (	) -	0	)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	U U		U I			<b>/</b> -	0		J	U I	J	U	<u>v</u> -

												Mora	itoria - Adverse So	enario									
						31/12/2021							31/12/2022							31/12/2023			
	(mlr	Stag expo In EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0	) (	0 0		0	) -	(	0 (	0	0 (	) C	0 0	-	0	) C	)	0 (	0 (	(	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0		0	) -	(	0 (	0	0 (	) C	0 0	-	0	) C	)	0 (	0 (	(	0 -
	Retail - Secured on real estate property																						
N.A.	Retail - Secured on real estate property - Of Which: SME																						
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	) (	0 0		0	0 -	(	0 (	0	0 (	) (	0 0	-	0	) ()	)	0 (	0 (	(	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets																						
	IRB TOTAL		0	0		0 0			) -						0	-	0	0		0 0			0 -

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

EBA EUROPEAN BANKING AUTHORITY														2021 E	U-wide		<b>Test: Cr</b> AIB Group	edit risk		0-19 IRI	3										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
																Public guarantees	s - Adverse Scena	ario													
						31/12	2/2021									31/1	2/2022									31/12	2/2023				
Row Num	(mln E	Stage 1 exposure EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
1	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
2	Central governments																														
3	Institutions						-							-		-		-	-												
4	Corporates		17 7	7	9 3	3 2	2 (	0	1		0 24.26%	6	15	5	7	2	5	2 (	2	1	. 24.46%	13	6	5	6 2	8	3	3 0	0	2	2 24.96%
5	Corporates - Of Which: Specialised Lending																														
6	Corporates - Of Which: SME		0		0		0		0		0		0		0	0	0	0							0			0	0		0
	Retail		0 0	J	0 0		0 (	0	0		0 -		0		J	0	0	0		J(	) -	(	) 	)				0 0	U	0	0-
8	Retail - Secured on real estate property																														
<sup>9</sup> AIB Group plo	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME																														
11	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
17	Other non-credit obligation assets																														
18	IRB TOTAL		17 7	7	9 3	3 2	2 (	0	1		24.26%	o :	15	5	7	2	5	2 0	<b>)</b>	1	24.63%	13		5	6 2	8	3	3 0	0	2	2 25.07%

															Fub	blic guarantees - Ad															
						31/1	12/2021									31/12/20	022									31/12/	2023				
	(mln EUR,  %	Stage 1 exposure 6)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of r provisions f Stage 2 exposure	Stock of for provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 e exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Sta
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates	10	0 0	5		0	2 (	0	0	0	0 23.58%	8	0	5	0	3	0	0	0	1	22.41%	8	0	[	5 0	4	0	0	0		1
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail	0	0 0	0		0	0 (	0	0	0	0 -	0	0	0	0	0	0	0	0	0	-	0	0	(	0 0	0	0	0	0		0 -
	Retail - Secured on real estate property																														
IRELAND	Retail - Secured on real estate property - Of Which: SME																														
IKELAND	Retail - Secured on real estate property - Of Which: non-SME	0	0 0	0		0	0 (	0	0	0	0 -	0	0	0	0	0	0	0	0	0	-	0	0	(	0 0	0	0	0	0		0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL	10	0 0	5		0	2 (	0	0	0	0 23 58%	8	0	5	0	3	0	0	0	1	22,41%	8	0	5	5 0	4	0	0	0		1

																	Public guarantees	s - Adverse Scena	ario													
							31,	/12/2021									31/12	2/2022									31/12	2/2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates		0	0	0	0	0	0	0	0	0	0 -	C	)	0	0 0	0 0	)	0	0	0	0 -	C	0 0		0 0	C	0		0 0	0 0	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0	0	0	0	0	0	0	0 -	C	)	0	0 0	0 0	)	0	0 (	0	0 -	C	0 0		0 0	C	0		0 0	0 0	0 -
	Retail - Secured on real estate property																															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0 -	C	)	0	0 0	0 0	)	0	0 (	0	0 -	C	) 0		0 0	C	0		0 0	0 0	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0	0	0	0	0	0	0	0 -	0		0	0 0	0 0		0	0 0	0	0 -	0	0		0 0	0	0		0 0	0	0 -

																	Public guarantees	- Adverse Scenar	rio													
							31/:	12/2021									31/12	/2022									31/12	2/2023				
ow um		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 exposure	or Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
5	Central banks																															
56	Central governments Institutions Corporates																															
57	Institutions																															
58	Corporates		0	0		0	)	0	0	0	0	0 -		0	0	0 (	0	0	) (	0 0	0 0	-	0	0	C	0	0	0	(	0	<u>ז</u> ו	J -
59	Corporates - Of Which: Specialised Lending																															
50	Corporates - Of Which: SME																															
51	Retail		0	0		0	)	0	0	0	0	0 -		0	0	0 (	0 0	0	) (	0 0	0 0	-	0	0	C	0	0	0		0	າ	J -
52	Retail - Secured on real estate property																															
UNITED STATES	Retail - Secured on real estate property - Of Which: SME																															
54 UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	)	0	0	0	0	0 -		0	0	0 (	0 0	0	) (	0 0	0 0	-	0	0	C	0	0	0 0	(	0	<u>م</u>	J -
55	Retail - Qualifying Revolving Retail - Other Retail																															
56	Retail - Other Retail																															
57	Retail - Other Retail - Of Which: SME																															
58	Retail - Other Retail - Of Which: non-SME																															
59	Equity Securitisation																															
70																																
71	Other non-credit obligation assets																															
72	IRB TOTAL		0	0		0 (	)	0	0	0	0	0 -	(	0	0	0 0	0	0	) 0	D  0	) 0	-	0	0	0	0	0	0	C	0	ן <b>ר</b>	J-

						31/12/2	2021									31/1	.2/2022									31/12	2/2023			
		Stage 1 exposure In EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																													
	Central governments																													
	Institutions																													
	Corporates		0 0	0	0	0	0	0	0 0	D	0 -		0	0	0	0	0 0	0	0	0 0	) -	0	0	0	0	C	0 0	0	0	0
	Institutions Corporates Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0 0	0	0	0	0	0	0 0	0	0 -		0	0	0	0	0 (	0	0	0 0	) -	0	0	0	0	0	00	0	0	0
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0	0	0 0	0	0 -		0	0	0	0	0 0	0	0	0 0	) -	0	0	0	0	0	00	0	0	0
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets																													
	IRB TOTAL		0 0	0	0	0	0	0			0 -		0	0	0	0	0 0	0	0 0		) -	0	0	0	0	0	0	0	0	0

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

Public quarantees - Adverse Scenario

Public guarantees - Adverse Scenario

BANKING AUTHORITY													2021 E	U-wide				k COVID	)-19 IRE	3										
																AIB Group	plc													
		101	102	103	104	105	106	107	108 1	)9 110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	
															Public guarantee	es - Adverse Scen	nario													
						31/1	12/2021									12/2022									31/12	2/2023				
		Stage 1	Stage 1 exposure, c	of Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of S	tock of Stor	k of Coverage	Ratio - Stage 1	Stage 1 exposure,	of Stage 2	Stage 2 exposure, of		Stage 3 exposure, of	f Stock of	Stock of	Stock of	Coverage Ratio ·	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stago 3	Stage 3 exposure, of	Stock of	Stock of	Stock of	_ Co
	(1	Stage 1 exposur nln EUR, %)	e which guarantee	d exposure	which guaranteed	exposure	which guaranteed	Stage 1 Stage exposure	tage 2 Sta posure expo	ge 3 Stage sure	3 exposure	e which guarantee		which guaranteed	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks		amount		amount		amount					amount		amount		amount						amount		amount		amount				+
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0	) (	) -	0	0	)	0 0	C	0 0	)	0 0	(	0 -
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													Τ
	Retail		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0	) (	) -	0	0	)	0 0	C	0 0	)	0 0	(	0 -
	Retail - Secured on real estate property																													
N.A.	Retail - Secured on real estate property - Of Which: SME																													Τ
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0	) (	) -	0	0	)	0 0	C	0 0	)	0 0	(	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													Æ
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets					-									-															$\Delta \Gamma$
	IRB TOTAL		0	0	0	0	0 0	0	0	0 -		0	0	0	0	0	0	0 0		) -	0	0		0 0	0	0		0		0 -

															Pul	blic guarantees	- Adverse Scenai	rio													
						31/12	2/2021									31/12	/2022									31/1	2/2023				
	(mln E	Stage 1 exposure UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 ex exposure gu	Stage 1 (posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																														4
	Central governments																														4
	Institutions Corporates																														
	Corporates		0 0	0 0	0	0 0	0 0	0 (	0 0		0 -	0	0	0	0	0	(	0 0	0	0	-	0	0	C	0		0 0	0	0	) (	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0 0	(	0 0	0 0	0 (	0 0	) (	0 -	0	0	0	0	0	(	0 0	0	0	-	0	0	C	0		0 0	0	0	) (	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	(	0 0	0 0	0 (	0 0	) (	0 -	0	0	0	0	0	(	0 0	0	0	-	0	0	C	0		0 0	0	0	) (	0 -
	Retail - Qualifying Revolving Retail - Other Retail																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0	) 0	C	) 0	0		0 0		0 -	0	0	0	0	0	C	0 0	0	0	-	0	0	0	0		0 0	0	0		0 -

																	Public guarantee	s - Adverse Scena	ario													
							31/1	12/2021										.2/2022									31/12/	/2023				
		(mln EUR, %)	Stage 1 exposure )	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	f Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure of	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure g	Stage 1 xposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cove
	Central banks																															
	Central governments																															4
	Institutions																															
	Corporates		0	0		0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	C	0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0 0		0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0	)	0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	) 0		0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0	) 0		0	0	0	0	0 -		0 (	0	0	0	0	0 0	0	0 -		0	0	0	0	0	0	0	0		0 -

																	Public guarantees	- Adverse Scena	rio												
							31/12	2/2021									31/12	/2022									31/12	/2023			
	(ml	Stag expo n EUR, %)	e 1 exp	Stage 1 posure, of which uaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Central governments Institutions Corporates																														
	Corporates		0	0	0	0	0	0 0	0 0		0	0 -	0	0	0	0 0	0	(	0	0 0	) (	-		0	0	0 0	0	(	0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0	0 0	0 0		0	0 -	0	0	D	0 0	0	(	0	0 0	) (	-		0	0	0 0	0	(	0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0 0	0 0		0	0 -	0	0	ס	0 0	0	(	0	0 0	0 0	-		0	0	0 0	0	(	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0	0	0		0	0 -	0	0		0 0	0	C	0	0 0		-		0	0	0	0	C	0	0	0 -

						31/12	2/2021									3 <u>1/12</u>	2/2022									31/1	2/2023				
	(mln E	Stage 1 exposure JR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0			0	0 (	0 0	(	0 0	C	ა -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0		)	0 0	0 (	0 0	(	0 0	C	ა -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN./A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0 0	0	0 0	)	0	0 -	0	0	0	0	0		0 0	0	0	-	0	(	)	0 (	0 (	0 0	(	0 0	C	<b></b> -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	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>

			20	21 EU-	wide S	stress T	est: Cro AIB Group		k COVI	(D-19 S	<b>STA</b>			
			1	2	3	4	5	6 <b>Moratori</b> a		8	9	10	11	12
		_		Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(n Central banks	mln EUR, %)	ire values	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations													
	Institutions Corporates of which: SME		1,305	1,166	71				115				5 25	4
AIB Group plc	Retail of which: SME Secured by mortgages on immovable property		624								14	4 2	24	
	of which: non-SME Items associated with particularly high risk Covered bonds		2,013	1,098	1,32	4 1,320	479	478	209	193			47	7
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		4,925	3,748	2,70	4 2,686	1,489	1,477	732	2 714	39	9 13	2 118	8
								Moratoria	1 - Actual /2020					
		Exposu	ire values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	(n Central banks	min EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	expos
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks         International Organisations         Institutions													
	Corporates of which: SME		70			5 24				6	2	2	3 2	2
IRELAND	Retail of which: SME Secured by mortgages on immovable property		600								14			4
	of which: non-SME Items associated with particularly high risk Covered bonds		1,757	966	1,15	0 1,147	451	450	156	5 141	8	3 3	35	5
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		2,988	2,010	1,61	6 1,600	968	956	404	387	27	7 8	/ 70	0
			2,500	2,010			1 500	Moratoria	ı - Actual		]		]	~1
				Risk exposure	Stage 1	Stage 1	Stago 2	31/12 Stage 2		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		Exposu mln EUR, %)	ire values	amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
	Central banks Central governments Regional governments or local authorities													
	Public sector entities Multilateral Development Banks International Organisations													
	Institutions Corporates of which: SME		1,211	1,087	68			417	109	109	9	4	2 23	3
UNITED KINGDOM	Retail of which: SME Secured by mortgages on immovable property		24	1/		8 18		5 	1					1  3
	of which: non-SME Items associated with particularly high risk Covered bonds		256	132	17	4 173	20	28		52				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity													
	Securitisation Other exposures Standardised Total		1,755	1,496	1,08	0 1,078	505	505	170	) 169	12	2 4	4 39	9
								Moratoria 31/12						
		Exposu	ire values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Stage
	Central banks	mln EUR, %)		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposi
	Central governments Regional governments or local authorities Public sector entities													
	Multilateral Development Banks International Organisations Institutions													
	Corporates of which: SME Retail		0	0		0 0	0	0	0	0 0	C	)		0 -
UNITED STATES	of which: SME Secured by mortgages on immovable property of which: non-SME		0	0		0 0	0	0	C	0	0	)	) C	D -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment													
	Collective investments undertakings (CIU) Equity Securitisation													
	Other exposures Standardised Total		0	0		0 0	0	0	C	0 0	C	)	) C	0 -
									- Actual /2020					
			ire values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Stage exposi
	(n Central banks Central governments	mln EUR,%)				moratoria		moratoria		moratoria	exposure	exposure	exposure	exposi
	Regional governments or local authorities Public sector entities Multilateral Development Banks													
												)		0 -
	International Organisations Institutions		0	0		0 0	^	)		,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,, ,,	· ·			+
NI A	International Organisations Institutions Corporates of which: SME Retail		0	0		0 0	0	0	C	) 0	0	)	) C	0 -
N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0		0 0 0 0 0 0	0	0	C			)	) C	0 - - 0 -
N.A.	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0					C					D - D - D -

	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
_											
_											
010	45	171	134	40	31	0	5	0	0	0	_
218 208 167	43	1/1	134	40	31	0	5	0	0	0	-
67	4	161	156	6	5	0	0	0	0	0	-
5	3	4	0	1	0	0	0	0 0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
_											
405	53	348	304	51	40	0	5	0	0	0	-

posure value

osure valu

oosure value

posure values

\_\_\_\_\_

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
_											
_											
_											
65 64	22	61	42	3	1	0	0	0	0	0	-
	22	61	41	3	1	0	0	0	0	0	-
19	3	18	13	1	0	0	0	0	0	0	-
4	2	3	0	1	0	0	0	0	0	0	-
0	0	0	0	0	0	U	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
_											
86	27	82	56	4	1	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
.46	23				29		5	0	0	0	-
.36 .47	21	95		36	29	0	5	0	0	0	-
.47	1	142	141	5	4	0		0	0	0	-
1	1	1	0	0	0	0		0	0	0	-
0	0	0	0	0	0	0		0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

27 0

45

_					Public guarant	tees - Actual					
					31/12/	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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0	0	0	0	0	0	0	0	0	0	0	-
0		0	0		0	0	0	0	0	0	
0		0	0		0	0	0	0	0	0	
0		0	0	-	0	0	0	0	0	0	
0		0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

						2/2020					
cposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

Transie term (a) a set (b) a	EBA	EUROPEAN BANKING AUTHORITY		<b>2021</b>	. EU-wide	Stress T	<b>est: Cr</b> AIB Group		k COV] 7	[ <b>D-19 S</b> 8	5 <b>TA</b> 9	10	11	12
	Row					exposure, of		31/12 Stage 2 exposure, of	/2020 Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
	107 108		Central banks Central governments Regional governments or local authorities							-				exposure
	110 111 112 113 114 115 116 117 118 119 120	N.A.	Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds		0 0 0 0 0				( ( (	) 0 0 0 0 0 0	0	0		-         - <td< td=""></td<>
	123 124		Collective investments undertakings (CIU) Equity Securitisation Other exposures		0	0				) 0	0	0		
Transform (1 - 1)     Transform (1 -						Stage 1		31/12		Stage 3	Stock of	Stock of	Stock of	
Note:	128 129 130		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Exposure values		exposure, of which expired		exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
	133 134 135 136		Institutions Corporates of which: SME Retail	0	0	0		0 0 0 0	C	0 0	0	0		) - -
Image: second of the second	138 139 140 141 142 143 144 145	N.A.	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation						C	0	0	0		-       - <t< td=""></t<>
NA     Norm     Norm    <				0	0	0		Moratoria	- Actual	0	0	0	(	
NA       Image: section of the sectin of the section of the section of the section of the section of	Row Num		-	Exposure values		exposure, of which expired		exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
NA       NA <th< td=""><td>149 150 151 152 153 154 155 156</td><td></td><td>Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>(</td><td></td><td>0</td><td>0</td><td></td><td></td></th<>	149 150 151 152 153 154 155 156		Central governments         Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	0	0	0			(		0	0		
Image: second secon	158 159 160 161	N.A.	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0				) 0	0	0		) -
	163 164 165 166		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation											
Image: state in the state	168		Standardised Total	0	0	0	D C			) 0	0	0	(	) -
	Row Num 169			Exposure values		exposure, of which expired		exposure, of which expired		exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Production     Operation     Oper	171 172 173 174		Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations											
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NA         Enrich Bander der Statis         Enricht Bander der Statis         Enricht Bander der Statis<	181 182 183 184		of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0 0		0	0	0		
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Nu.         Control towing in the paper (in the paper)         which expired in exposer         Stage 1	Row					exposure, of		31/12 Stage 2 exposure, of	/2020 Stage 3	exposure, of	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3
Image: second provide second secon	191 192		Central banks Central governments Regional governments or local authorities	- 6	amounts exposur		exposure		exposure				Stage 3 exposure	exposure
19       NA.       Relation       0 <td< td=""><td>194 195 196 197</td><td></td><td>Multilateral Development Banks International Organisations Institutions Corporates</td><td></td><td>0</td><td>0</td><td>D C</td><td>) 0</td><td> C</td><td>) 0</td><td>0</td><td>0</td><td></td><td>) -</td></td<>	194 195 196 197		Multilateral Development Banks International Organisations Institutions Corporates		0	0	D C	) 0	 C	) 0	0	0		) -
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	199 200 201 202	N.A.	Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0		0 0	C	0 0	0	0		) - - ) -
$\frac{209}{210} \qquad \underbrace{0 \text{ the exposures}}{0 \text{ the exposures}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10 \qquad \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  \underbrace{0 \text{ the exposure}}{0 \text{ the exposure}} \\ 10  0 \text{ the exposure$	204 205 206 207		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity											
Row Num         Central banks         Central governments or local authorities         Section         Stage 1 exposure         Stage 1 exposure         Stage 1 exposure         Stage 2 exposure, of which expired moratoria         Stage 3 exposure, of which expired moratoria         Stage 3 exposure         Stock of provisions for stage 2         Stock of provisions for stage 3         Stock o	209 210		Other exposures	0	0	0	D C	Moratoria	- Actual	0	0	0	(	) -
21Central banksCentral governmentsAAA <td< td=""><td>Row Num</td><td></td><td>(min Fi ID</td><td>Exposure values</td><td></td><td>exposure, of which expired</td><td></td><td>Stage 2 exposure, of which expired</td><td>Stage 3</td><td>exposure, of which expired</td><td>provisions for Stage 1</td><td>provisions for Stage 2</td><td>provisions for Stage 3</td><td>Coverage Ratio - Stage 3 exposure</td></td<>	Row Num		(min Fi ID	Exposure values		exposure, of which expired		Stage 2 exposure, of which expired	Stage 3	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
Institutions       Institutions       Image: selection of the selection of t	212 213 214 215		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks											
219 220of which: SMEof which	217 218 219 220	ΝΑ	Institutions Corporates of which: SME Retail	0	0	0		0 0	C	0 0	0	0	(	) - - -
21       N.A.       of Which: SMC       of Wh	222 223 224 225 226 227 228	N.A.	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation						( 	0	0	0		) - - - - - - -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
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0	0	0	0	0	0	0		0	0	C	) -
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0	0	0	0	0	0	0	0	0	0	0	-

					31/12	/ 2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	•	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

				31/12	/2020					
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0		
0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	-	
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	amounts	amounts exposure  amounts  control  contro  control  control  control  control  control  cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposureImage: Stage 1 exposure exposure image: Stage 1 exposureImage: Stage 1 exposure exposure exposure exposure exposure exposure image: Stage 1 exposure ex	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountImage: Image:	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposureStage 3 exposure </td <td>Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 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Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 1 guaranteed amountImage: Stage 1 exposureImage: Stage 1 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed 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Public guarantees - Actual

					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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									-		
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					Public guara	ntees - Actual					
					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	0	0	0	0	-
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0	0	0	0	0	0	0	0	0	0	0	-
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					31/12	2/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY									wide St		<b>est: Cr</b> IB Group p	edit ris	k COVI	D-19 S	<b>STA</b>							
		25	26	27	28 <b>31/12/2021</b> Stock of	29 Stock of			32	33	34 Mora	35 toria - Baseline Sc 31/12/2022 Stock of		37 Stock of	38	39	40	41	42 31/12/2023 Stock of	43 Stock of		
Row Num 1 2	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Stage exposuImage: Stage 3 exposureImage: Stage 3 exposure	je 3
3 4 5 6 7	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		272			10	21	22.110	710	200	200				21.07%	711		0 24				
AIB Group plc	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	402	128	3 133 3 95 5 292	4	10 14 19	41	22.11% 43.77% 21.78%	380	112 274	132	2 3	9 11 17	56	5 21.97% 5 41.95% 8 20.44%	369	9 9 9	5 16 0 46	4	9 9 15	67	22.01% 41.68% 19.92%
14 15 16 17 18	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
20 21	Securitisation Other exposures Standardised Total	2,895	1,073	8 958	16	49	211	21.98%	2,774	960	1,191 Mora	toria - Baseline So	enario	257	7 21.53%	2,714	4 82	5 1,38	1	35	296	21.36%
Row Num	(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	je 3
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
27 28 29 30 31 32 IRELAND	International organisations Institutions Corporates of which: SME Retail of which: SME	37	19 121	14 92	0	2	4	29.25% 43.69%	39 367	12 104	19	0 0 3 3	1	54	5 27.84% 42.02%	39	9 5 8	8 2 8 15	3 ( 5	) 1 ) 1 ) 9		27.68% 41.84%
33 34 35 36 37	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	1,224	301	232	4	18	47	20.42%	1,196	248	313	3 4	17	61	19.54%	1,162	2 20	6 38	9 4	14 14	75 75	19.33%
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	1,788	624	↓ 575	10	38	134	23.34%	1,755	493	739	20 10	32	167	7 22.65%	1,701	1 40	3 88	4 10	26	198	22.36%
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	provisions for	Coverage Ratio -	Stage 1	Stage 2	Mora Stage 3	toria - Baseline Sc 31/12/2022 Stock of provisions for		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 Stage 3	e Ratio -
Num 43 44 45	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure expose	sure
47 48 49 50 51	Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	721	349	) 141	5	8	30	21.42%	655	370	187	7 3	8	40	) 21.39%	654	4 33	7 22	0	6		21.44%
52 53 54 55 56 57	Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds	14 173	24	3 3 4 60	0	0	1	46.35%	13	26	68	4 0 3 0	0	17	2 39.72% 7 24.57%	12	2 7 2	7 4 7	5 (	0 0		36.87% 22.97%
58 59 60 61 62	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	1.088							1 000	462												
63	Standardised Total	1,088	443	3 224	5 31/12/2021 Stock of	II Stock of	Stock of	22.75%	1,000	462	293 Mora	toria - Baseline Sc 31/12/2022 Stock of		54 Stock of	21.76% Coverage Ratio -	995	5 41	7 34	3 31/12/2023 Stock of	Stock of		21.31%
<b>Row</b> Num 64 65	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 4 exposure	je 3
66 67 68 69 70 71	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates	0				0	0 -		0	0			0		) -			0	0		0 -	
72 73 74 75 76	6 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0 0	0	0	0 -	9.04%	0	0	0	0 0	0	C	)	C C	0	0	0 (	0 0	0 -	8.84%
77 78 79 80 81 82	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
83 84	Other exposures Standardised Total	0	C	0 0	0 31/12/2021	0	0	9.04%	0	0	() Mora	0 toria - Baseline Sco 31/12/2022	enario	C	8.94%	C	0	0	31/12/2023	0 0	0	8.84%
Row Num 85	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	je 3
86 87 88 89 90	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93 94 95 <b>N.A.</b> 96	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0		0 0	0	0	0 -		0	0	0	0 0	0	( (	) - - -	C C	D D	0	0 (	0 0	0 - 0 - 0 -	
97 98 99 100 101 102	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	C	0	0	0	0 -		0	0	0	0	0	C	) - - - -	C		0		0	0 -	
103 104 105	Securitisation Other exposures Standardised Total	0	0	0	0	0	0 -		0	0	0	0	0	C	) -	C	0	0	0 (	0	0 -	

EBA EUROPEAN BANKING AUTHORITY		25	26	27	28	29		21 EU-			est: Cr AIB Group p 34	lc	k COVII			39	40	41	42	43	44	45
Row Num	(mln EUR, ۱۹	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	toria - Baseline Sco 31/12/2022 Stock of provisions for Stage 1 exposure	nario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109 110 111 112	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
113 114 115 116 N.A. 117 118 119 120	Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds			0 0 0 0 0 0 0 0 0				J     -       J     -       J     -       J     -       J     -       J     -       J     -       J     -       J     -	0	0	0		0	0	- - - - -	0	0			0		0 - 0 - 0 - 0 - 0 - 0 -
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	) O		0		Image: state	0	0	0	) 0 toria - Baseline Sce	0	0	-	0	0		0	0	(	0
Row Num 127	mln EUR, ۹) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128 129 130 131 132 133 134 135	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0 0	D 0		0			0	0	0	0 0	0	0		0	0		0	0		0 -
136 137 N.A. 138 139 140 141 142	Retail       of which: SME         Secured by mortgages on immovable property       of which: non-SME         Items associated with particularly high risk       Covered bonds         Claims on institutions and corporates with a ST credit assessment		0 0	0 0		0 0	0 CC	) -	0	0	0	0 0	0	0	-	0	0		0 0	0		0 - 
143 144 145 146 147	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0	0 0		0	) C	 	0	0	0 Mora	) 0 toria - Baseline Sco	0 nario	0	-	0	0		0	0	(	0 -
Row Num 148 149	(min EUR, % Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150 151 152 153 154 155 156 157	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail		0 0	D 0		0 0	0 0 0 0 0 0	-       -       -       -       -       -	0	0	0	0 0	0	0	- -	0	0		0 0	0		0 -
158 N.A. 159 160 161 162 163	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	0		0	) C		0	0	0	0	0	0	-	0	0		0	0	(	0 -
164 165	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
164 165 166 167 168	Collective investments undertakings (CIU)		0 0	0 0	31/12/2021	0			0	0		0 0 toria - Baseline Sco 31/12/2022		0	-	0	0		0 0 31/12/2023	0	(	0 -
164 165 166 167 168 <b>Row</b> Num 169 170 171	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (mln EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure	0 OOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOOO	) O Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure			nario Stock of provisions for Stage 2 exposure	0 Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	0 Stage 2 exposure	Stage 3 exposure	0 31/12/2023 Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
164         165         166         167         168         Row         Num         169         170         171         172         173         174         175         176         177         178         179         180	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	Stage 1 exposure 6)	Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	O Stage 1 exposure O	Stage 2 exposure				O Stock of provisions for Stage 3 exposure 0	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	0 Stage 2 exposure 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure	Image: Coverage Ratio - Stage 3 exposure         Image: Coverage Ratingo exposure <t< td=""></t<>
164         165         166         167         168         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Retail of which: SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	Stage 1 exposure 6) ( 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3         Stage 3         exposure         0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure		0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2           exposure           0				O Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	- Coverage Ratio - Stage 3 exposure	0  Stage 1 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	0 Stage 2 exposure 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure () () () () () () () () () () () () ()	Image:
164         165         166         167         168         Row         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total Cher exposures Standardised Total Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity				Stock of provisions for Stage 1 exposure	exposure	exposure				Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exposure         0	Stock of provisions for Stage 2 exposure       I         I </td <td>0</td> <td></td> <td></td> <td>0</td> <td></td> <td>Stock of provisions for Stage 1 exposure         exposure        </td> <td>exposure</td> <td>exposure</td> <td>Coverage Ratio -</td>	0			0		Stock of provisions for Stage 1 exposure         exposure	exposure	exposure	Coverage Ratio -
164         165         166         167         168         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Retail of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	6)	Stage 2 exposure         Stage 2 exposure         0	Stage 3         Stage 3         exposure         Image: Stage 3         Image: Stage 3 </td <td>Stock of provisions for Stage 1 exposure</td> <td>exposure          </td> <td>Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of P CO Stock of P CO</td> <td>Image: Coverage Ratio         Image: Coverage Ratio         <td< td=""><td></td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>31/12/2022         Stock of provisions for Stage 1 exposure         exposure         0</td><td>Stock of provisions for Stage 2 exposure       I         I<!--</td--><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</br></br></br></td><td>Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -</td><td>0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         0</td><td>Stock of provisions for Stage 2 exposure 0</td><td>Stock of provisions for Stage 3 exposure ()</td><td></td></td></td<></td>	Stock of provisions for Stage 1 exposure	exposure	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of provisions for O CO Stage 3 exposure  Stock of P CO	Image: Coverage Ratio         Image: Coverage Ratio <td< td=""><td></td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>31/12/2022         Stock of provisions for Stage 1 exposure         exposure         0</td><td>Stock of provisions for Stage 2 exposure       I         I<!--</td--><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</br></br></br></td><td>Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -</td><td>0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         0</td><td>Stock of provisions for Stage 2 exposure 0</td><td>Stock of provisions for Stage 3 exposure ()</td><td></td></td></td<>		Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exposure         0	Stock of provisions for Stage 2 exposure       I         I </td <td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</br></br></br></td> <td>Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -</td> <td>0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 3 exposure</td> <td>Stock of provisions for Stage 1 exposure         exposure         0</td> <td>Stock of provisions for Stage 2 exposure 0</td> <td>Stock of provisions for Stage 3 exposure ()</td> <td></td>	Stock of provisions for Stage 3 exposure 0 0 0 	Coverage Ratio - Stage 3 exposure - - - - - - - - - - - - - - - - - - -	0 Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	0 Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         exposure         0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure ()	
164         165         166         167         168         169         170         171         172         173         174         175         176         177         178         179         180         181         182         183         184         185         186         187         188         189         190         191         192         193         194         195         196         197         198         199         200       N.A.	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central overnments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (Central banks Covered bonds Claims on corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (Central banks Central governments Regional governments Regional governments Regional governments Regional governments Regional government Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	6)			Stock of provisions for Stage 1 exposure	exposure  exposure  Stock of provisions for	exposure exposure  Stock of provisions for Stage 3	Coverage Ratio - Stage 3			Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         exp	Stock of provisions for Stage 2 exposure	0			0	Stage 3	Stock of provisions for Stage 1 exposure	exposure	exposure	Image: Coverage Ratio - Stage 3
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0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         exposure         a</td><td>exposure</td><td>exposure</td><td>Coverage Ratio         Coverage Ratio</td></td></t<>	Stock of provisions for Stage 2 exposure       1         1 </td <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</br></br></br></td> <td></td> <td></td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stage 3 exposure</td> <td>Stock of provisions for Stage 1 exposure         exposure         a</td> <td>exposure</td> <td>exposure</td> <td>Coverage Ratio         Coverage Ratio</td>	0 0 0 0 0 0 0 			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         exposure         a	exposure	exposure	Coverage Ratio
180         181         182         183         184         185         186         187         188         189         189         190         191         192         193         194         195         196         197         198         199	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total (min EUR, 9 Central banks Central governments or local authorities Public Sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Securities associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securities associated string security Bandardised Total (min EUR, 9 Central banks Covered bonds Collective investments undertakings (CIU) Equity Securities and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securities atom Other exposures Standardised Total (min EUR, 9 Central banks Corporates of which: SME Retail of whi	0)         0)	Stage 2         Stage 2         Stage 2         Stage 2         Stage 3         Stage 3 <td< td=""><td>Stage 3         Stage 3         <td< td=""><td>Stock of provisions for Stage 1 exposure         Image: stock of provisions for Stage 1 minipage: s</td><td>exposure        </td><td>Exposure           Image: Stock of provisions for Stage 3 exposure           Image: Stock of provisions for Stage 3 exposure</td><td>Coverage Ratio         Coverage Ratio         Covera</td><td>Stage 1 </td><td>Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure        </td><td>31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         a         a         b         b         a         a         a         b         a         a         a         a         a         b         a         a         b         a      <t< td=""><td>Stock of provisions for Stage 2 exposureIII</td><td>Stock of 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exposure         a         a         a         a         a         a         b         b         a         a         a         b         a         a         a         a         a         b         a         a         b         a      <t< td=""><td>Stock of provisions for Stage 2 exposureIII</td><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stage 1</td><td>exposure </td><td>exposure        </td><td>Coverage Ratio         Coverage Ratio         Covera</td></t<></td></td<>	Stock of provisions for Stage 1 exposure         Image: stock of provisions for Stage 1 minipage: s	exposure	Exposure           Image: Stock of provisions for Stage 3 exposure	Coverage Ratio         Covera	Stage 1 	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2022         Stock of provisions for Stage 1 exposure         a         a         a         a         a         a         b         b         a         a         a         b         a         a         a         a         a         b         a         a         b         a <t< td=""><td>Stock of provisions for Stage 2 exposureIII</td><td>Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 3 exposure</td><td>Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1 exposure         Image: Stock of provisions for Stage 1</td><td>exposure </td><td>exposure        </td><td>Coverage Ratio         Coverage Ratio         Covera</td></t<>	Stock of provisions for Stage 2 exposureIII	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1 exposure         Exposure         Image: Stock of provisions for Stage 1	exposure 	exposure	Coverage Ratio         Covera

EBA EUROPEAN BANKING AUTHORITY		46 47	48 49	50 51	52 53	54		<b>21 EU-wide S</b> 57 58	AIB Group	olc		65 66	67 68	69 70	71 72	73	74 75
Row Num	(mln EUR, %	Stage 1 Stage 1 exposure ) Stage 1 which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 1 Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	Public guarantee	s - Baseline Scenario 12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2Stock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount		2/2023 Stage 3 exposure, of which guaranteed amount	of Stock of is for provisions for 1 Stage 2 ire exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates	162 12	6 45 3	35 5	9 0	0 0	5.47% 14	8 115 55	1 41	.2 14		1 5.44%	47 114	48 38 17		0 0	1 5.51%
9 10 11 12 13 14 15	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds	127 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 35 3 0 0	34 5 0 0 0	5 0 0 0 1 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0		0 115 3	6 35 0 0 		0 0 0 0 0 0 0 0 0	0		34     33     15       0     0     0	15 0	0 0 0	0 0.87%
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	298 25	5 88 7	77 13	.6 0	0 0	3.15% 27	7 237 9	5 84 Public guarantee	27 28 s - Baseline Scenario	0 0	1 3.36%	273 233 8	38 78 38	38	0 0	1 3.39%
Row Num 22	(min EUR, %	Stage 1 Stage 1 exposure ) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure exposure damount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure Stage 1 Stage 1 Stage 1 Stage 1	Stage 1 exposure, of which guaranteed amount		12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	31/12 Stage 2 exposure, of which guaranteed amount	2/2023 Stage 3 exposure, of which guaranteed amount Stage exposu		Stock of provisions for Stage 3 exposure Stage 3 exposure
23 24 25 26 27 28 29	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		8 6	4 2	1 0	0 0	9.59%	3 36	8 5			0 9.58%	52 34	7 5 5		0 0	0 9.53%
30 31 32 33 34 35 36 37	of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds  Claims on institutions and corporates with a ST credit assessment			1 0 0 0 0 	0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	7.70% 1 	6 11 0 0 	2 2 2 0 0 	1 1 1 0 0 0 	0 0 0 0 0 0 0 0 0 1 0 0	0     7.94%       0     -       1     -       2     -       3     -       4     -       5     -       6     -	15 11 0 0 0 	2 2 2 1 0 0 0 0 	1 0 0	0 0 0	0 7.95% 
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	75 5	1 9	5 2	1 0	0 0	9.22%		0 7 Public guarantee	4 3 s - Baseline Scenario	0 0	0 9.27%	69 46 1	10 7 7	4	0 0	1 9.23%
Row Num 43 44	(min EUR, % Central banks Central governments	Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure description guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	31/ Stage 2 exposure, of which guaranteed amount	12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock of provisions for Stage 2 Stage 3 exposure exposure	r Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount	31/12 Stage 2 exposure, of which guaranteed amount Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed amount Stage exposition	s for provisions for 1 Stage 2	Stock of provisions for Stage 3 exposure Stage 3 exposure
45 46 47 48 49 50 51 52	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail	110 10	3 37 3		8 0	0 0	3.69% 8	9 74 4	2 35	9 12	0 0	0 0.17%	89 74 3	39 32 12 31 31 14	15 14	0 0	0 3.79%
53 UNITED KINGDOM 54 55 56 57 58 59	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						-										
60 61 62 63	Equity Securitisation Other exposures Standardised Total	219 20	1 76 6	58 11 31/12/2021	.5 0	0 0	2.10% 20		31/	22 25 s - Baseline Scenario	0 0	0 2.25%	.99 182 7	75 68 31 31/12		0 0	1 2.22%
<b>Row</b> Num 64 65 66	(min EUR, % Central banks Central governments Regional governments or local authorities	Stage 1 exposure ) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure 2 exposure 4 guaranteed amount 4 exposure 4 expos	Stage 3 exposure exposure amount	Stock of provisions for Stage 1 exposure     Stock of provisions for Stage 2 exposure       Image: Constraint of the stock of provisions for Stage 2 exposure       Image: Constraint of the stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure       Stage 1 exposure         Image: Stage 3 exposure       Image: Stage 3 exposure         Image: Stage	Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 exposure     Stock of provisions for Stage 3 exposure       Image: Constraint of the stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	Stage 3 exposure, of which guaranteed amountStock provision Stage exposition		Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
67 68 69 70 71 72 73 74 UNITED STATES	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME         Retail         of which: SME			0 0 0 0 0 0 0		0 0 0						0 -	0         0           0         0           0         0	0 0 0 0		0 0	0 -
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures																
84 Row Num	Standardised Total	0 Stage 1 exposure which	0 0 Stage 2 exposure guaranteed	0 0 31/12/2021 Stage 3 exposure, of which	0 0 Stock of provisions for Stage 1 Stage 1	0 0 Stock of provisions for Stage 3	- Coverage Ratio - Stage 3 exposure	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	31/ Stage 2 exposure, of which Stage 3	0 0 s - Baseline Scenario 12/2022 Stage 3 exposure, of which Stage 1	0 0 Stock of Stock of provisions for Stage 2 Stage 3	0 - Coverage Ratio - Stage 3 Stage 1 exposure	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure	Stage 2 exposure, of which Stage 3	0 2/2023 Stage 3 exposure, of which	0 0 of Stock of is for provisions for 1 Stage 2	0 - Stock of provisions for Stage 3 Coverage Ratio - Stage 3
85 86 87 88 89 90	(min EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	exposure guaranteed amount	exposure guaranteed amount	Stage 1 exposure     Stage 2 exposure       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       <	Stage 3 exposure	Stage 3 exposure     exposure	guaranteed exposure amount	guaranteed amount     exposure       Image: guaranteed amount     Image: guaranteed Image: guarante	Stage 1 exposure       amount	Stage 2 exposure     Stage 3 exposure       Image: Stage 2 exposure     Image: Stage 3 exposure       Image: Stage 2 exposure     Image: Stage 3 exposure       Image: Stage 2 exposure     Image: Stage 3 exposure       Image: Stage 3 exposure     Image: Stage 3 exposure	exposure exposure	exposure guaranteed amount Company Com	guaranteed amount     exposure       2     2       2     2       2     2       2     2       2     2       2     2       3     2       4     2       4     2       5     2       6     2       7     2       7     2       8     2       9     2       10     2       11     2	guaranteed amount Stage exposition Contrac	1     Stage 2 exposure       Image: stage 2 exposure     Image: stage 2 exposure       Image: stag	Stage 3 exposure     Stage 5 exposure       Image: stage 5     Image: stage 5       Image: stage 5     Image: st
91 92 93 94 95 <b>N.A.</b> 96 97 98	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0								0	0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0		0 0 0 0 0		0 - 0 - 0 - 0 -
99 100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0		0 0			0 0	0 0	0 0	0 -	0 0 0	0 0 0		0 0	0 -

EBA EUROPEAN BANKING AUTHORITY	46 47	48	49	50 51	52	53	54				<b>AI</b>	B Group plc	61				66	67	68	69	70	71	72	73	74 75
Row Num	Stage 1 Stage 1 exposure which	of Stage 2 exposure	Stage 2 exposure, of which	31/12/2021 Stage Stage 3 exposure guarant	3 Stock of c, of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	ge Ratio - age 3 exposure	Stage 1 exposure, of which	Stage 2 exposure	Pul Stage 2 exposure, of which	olic guarantees - B 31/12/2 Stage 3 exposure			visions for pro	Stock of visions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which	Stock of provisions for p Stage 1	Stock of rovisions for p Stage 2	Stock of provisions for Stage 3 Stage 3
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks	) guarantee amount		amount	amour	eed exposure	exposure	exposure exposure	bosure -	amount		amount		amount	exposure ex	xposure e	xposure exposur		guaranteed amount		amount		amount	exposure // // // // // // // // // // // // //	exposure	exposure exposure
111International Organisations112Institutions113Corporates114of which: SME115Retail116N.A.	0	0 0	0	0	0	0 0 0 0 0 0	0 -		0 0 0 0	0	0	0	0	0	0	0 -			0 0	0	0	0	0	0	0 -
117Secured by mortgages on immovable property of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)				0			0 -		0 0		0	0	0		0					0	0	0	0	0	0 -
123Equity124Securitisation125Other exposures126Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0 Pul	0 Dlic guarantees - B	0 Baseline Scenario	0	0	0 -		) 0	) 0	0	0	0	0	0	0 -
Row Num (mln EUR, %	Stage 1 Stage 1 exposure ) ) Stage 1 which guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/12/2021 Stage 3 exposure guarant amou	e, of provisions for Stage 1	Stock of provisions for Stage 2 exposure	nrovisions for	ge Ratio - Stage 1 age 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	022 Stage 3 exposure, of which guaranteed amount	provisions for prov Stage 1 Stage 1	visions for pro Stage 2	Stock of Visions for Stage 3 xposure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposure Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stage 3 Stage 3
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions																									
135 134 135 136 137Institutions Corporates of which: SME136 137 138 139N.A.137 138 139N.A.138 of which: non-SME	0 0 0 0	0 0 0 0 0 0 0 0 0 0	0	0	0	0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 -		0 0 0 0 0 0 0 0	0	0	0	0	0 0 0 0	0	0 - - 0 - - 0 -		0 0 0	0 0	0	0	0	0	0	0 - 0 - 0 -
140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation																									
146     Other exposures       147     Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0 Pul	0 Dic guarantees - B 31/12/2		0 0	0	0 -		0 0	0	0	0	0	0	0	0 -
Row Num 148 140 Central banks	Stage 1 exposure ) Stage 1 exposure guarantee amount	of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure guarant amour	e, of provisions for Stage 1	Stock of provisions for Stage 2 exposure		ge Ratio - age 3 posure exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	provisions for prov	visions for pro Stage 2 Stage 2	otock of visions for Stage 3 xposure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposure
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates				0			0 -						0		0	0 -									0 -
155Corporates156of which: SME157Retail158N.A.159of which: SME160Secured by mortgages on immovable property161Items associated with particularly high risk				0			0 -		0 0 0 0 0 0		0	0	0		0	0 -				0	0	0	0	0	0 -
162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation167Other exposures																									
168 Standardised Total	0 Stage 1	0 0	0 Stage 2	0 31/12/2021 Stage	0 3 Stock of	0 0 Stock of	0 - Stock of		0 0	0		0 Dic guarantees - B 31/12/2	022		0 Stock of S	0 - Stock of visions for Stage 3 exposure		) 0 Stage 1	) 0	0 Stage 2	0 31/12/	0 2023 Stage 3	0 Stock of	0 Stock of	0 - Stock of
Row Num       Central banks         169       Central governments         170       Central governments         171       Regional governments or local authorities	Stage 1 exposure ) ) ) ) Stage 1 exposure, which guarantee amount		which guaranteed amount	Stage 3 exposure guarant amou	A Y POCUTO	provisions for Stage 2 exposure	provisions for Stage 3 exposure	ge Ratio - Stage 1 age 3 exposure	exposure, or which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, or which guaranteed amount	provisions for prov Stage 1 Si exposure ex	Stage 2	visions for Stage 3 xposure	Stage 1 exposure	exposure, or which guaranteed amount	Stage 2 exposure	exposure, or which guaranteed amount	Stage 3 exposure	exposure, or which guaranteed amount	provisions for p Stage 1 exposure	Stage 2	Stock of provisions for Stage 3 exposure
172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME	0	0 0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0	0 0	0	0	0	0	0	0 -
178Retail179N.A.180180181182183183184185185186187188189189180180181182183183184185185185186187188189189180 <td>0 </td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0 0 0</td> <td>0 - - </td> <td></td> <td>0 0 0 0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 0 </td> <td>0</td> <td>0 -</td> <td></td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0 - 0 - </td>	0 		0	0		0 0 0	0 - - 		0 0 0 0	0	0	0	0	0 0 	0	0 -		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0	0	0	0	0	0 - 0 - 
184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)186Equity187Securitisation188Other exposures189Standardised Total	0	0		0	0	0 0	0 -		0 0		0	0	0	0	0	0 -			) 0	0	0	0	0	0	0 -
Row	Stage 1 Stage 1 which	of Stage 2	Stage 2 exposure, of which	31/12/2021 Stage Stage 3 whicl	e, of provisions for	Stock of provisions for	provisions for	ge Ratio - age 3 exposure	Stage 1 exposure, of which	Stage 2 exposure	Pul Stage 2 exposure, of which	Stage 5		Stock of St provisions for prov	visions for pro	otock of visions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/ Stage 3	2023 Stage 3 exposure, of which	provisions for p	rovisions for p	Stock of provisions for Stage 3
Num       (min EUR, %)         190       Central banks         191       Central governments         192       Regional governments or local authorities         193       Public sector entities	exposure	ed exposure	guaranteed amount	exposure guarant amour	eed Stage 1	Stage 2 exposure	Stage 3 Stage 3 exposure	age 3 exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1     Si       exposure     ex       Image: stage 1     Image: stage 1       Image:		Stage 3 Stage 3 Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3     Stage 5       exposure     exposure
194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME199Retail200N.A.	0	0 0	0	0	0	0 0	0 -		0 0 0 0	0	0	0	0	0 0	0	0 -		0 0	0 0	0	0	0	0	0	0 -
200N.A.of which: SME201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)				0		0 0	0 -		0 0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -
206Collective investments undertakings (CIO)207Equity208Securitisation209Other exposures210Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0 0	) 0	0	0	0	0	0	0 -
Row Num	Stage 1 Stage 1 exposure which guarantee	of Stage 2	Stage 2 exposure, of which guaranteed	31/12/2021 Stage 3 exposure guarant	e, of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 2	ge Ratio - age 3 posure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Pul Stage 2 exposure, of which guaranteed	olic guarantees - B 31/12/2 Stage 3 exposure	022 Stage 3 exposure, of which guaranteed	Stock of St provisions for prov Stage 1 St	visions for pro Stage 2	Stock of visions for Stage 3 exposure	tio - Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	provisions for p	rovisions for p	Stock of provisions for Stage 3 exposure
211Central banks212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations	) amount		amount	amour	exposure exposure				amount		amount		amount	exposure ex		xposure		amount		amount		amount			
216International Organisations217Institutions218Corporates219of which: SME220Retail221N.A.222Secured by mortgages on immovable property	0			0	0		0 -		0 0	0	0	0	0	0	0	0 -				0	0	0	0	0	0 -
223of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)																									
228Equity229Securitisation230Other exposures231Standardised Total	0	0 0	0	0	0	0 0	0 -		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY							202	21 EU-v	vide S		est: Cre IB Group pl		k COVI	D-19 S	ΤΑ						
Row Num	Stage 1 exposure	77 Stage 2 exposure	78 Stage 3 exposure	79 31/12/2021 Stock of provisions for Stage 1	80 Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	82 Coverage Ratio - Stage 3 exposure	83 Stage 1 exposure	84 Stage 2 exposure	85 Morat Stage 3 exposure	86 oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	88 Stock of provisions for Stage 3 exposure	89 Coverage Ratio - Stage 3 exposure	90 Stage 1 exposure	91 Stage 2 exposure	92 Stage 3 exposure	Stage 1	94 Stock of rovisions for p Stage 2	95 9 Stock of rovisions for Stage 3 exposure	ge 3
1Central banks2Central governments3Central governments or local authorities4Public sector entities5Multilateral Development Banks6International Organisations7Institutions	n EUR, %)			exposure	exposure	exposure // // // // // // // // // // // // //					exposure	exposure	exposure					exposure	exposure	exposure ·	
<ul> <li>8</li> <li>9</li> <li>10</li> <li>11 AIB Group plc</li> <li>12</li> <li>13</li> <li>14</li> <li>15</li> <li>Corporates <ul> <li>of which: SME</li> <li>Retail</li> <li>of which: SME</li> </ul> </li> <li>8ecured by mortgages on immovable property <ul> <li>of which: non-SME</li> </ul> </li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> </ul>	722 398 398 1,384	415 130 331	168 96 298	17 5 5 8 8 8	37 18 38 38	61 44 104 104	36.25% 45.23% 34.92%	555 364 1,305	476 120 292	274 	11 5 9	40 16 35	99 63 137	36.19% 44.41% 32.98%	499 339 1,226	447 106 258	359 179 	8 4 7 7	37 14 28	131 79 79 170	36.47% 44.02% 32.10%
16Claims on institutions and corporates with a ST credit assessment17Collective investments undertakings (CIU)18Equity19Securitisation20Other exposures21Standardised Total	2,807	1,131	988	38	109	318	32.21%	2,498	1,091	,	30	104	434	32.45%	2,309	980	1,636	25	88	535	32.71%
Row Num 22 Central banks	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	oria - Adverse Sce 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for p	rovisions for p	Stock of rovisions for Stage 3 exposure	ge 3
23Central governments24Regional governments or local authorities25Public sector entities26Multilateral Development Banks27International Organisations28Institutions29Corporates	36	19	14		4	6	38.66%	35	13		1	2	8	37.37%	32	10	[ [ [ 		2	10	36.74%
30of which: SME31Retail32IRELAND33of which: SME33Secured by mortgages on immovable property34of which: non-SME35Items associated with particularly high risk36Covered bonds37Claims on institutions and corporates with a ST credit assessment	384 384 1,213	122 306	93 238	5	17 17 36	42 42 74	44.55%	352 	262		4	32	60 	43.92%	327	99 227	173 173 444	4 	13 26	76 76 136	43.62%
37Claims on instructions and corporates with a ST credit assessment38Collective investments undertakings (CIU)39Equity40Securitisation41Other exposures42Standardised Total	1,767	634	587	· 19	68	179	30.42%	1,668	521	 799 Morat	18 oria - Adverse Sce	58	251	31.36%	1,563	439	985	16	46	316	32.08%
43 Central banks	Stage 1 exposure n EUR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of rovisions for p Stage 2 exposure	Stock of rovisions for Stage 3 exposure	ge 3
44Central governments45Regional governments or local authorities46Public sector entities47Multilateral Development Banks48International Organisations49Institutions50Corporates51of which: SME	668	390	153	16	33	55	36.03%	506	455	250	10	38	90	36.12%	454	429	             		35	120	36.50%
<ul> <li>52</li> <li>53</li> <li>54</li> <li>55</li> <li>56</li> <li>57</li> <li>58</li> <li>59</li> <li>Retail <ul> <li>of which: SME</li> </ul> </li> <li>8</li> <li>8</li> <li>9</li> <li>8</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>8</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>8</li> <li>9</li> <li>9</li> <li>9</li> <li>8</li> <li>9</li> <l< td=""><td>13 </td><td>8 25</td><td>61</td><td></td><td>1 2 </td><td>2</td><td>66.14% 49.04%</td><td>11  154 </td><td>8 29 </td><td>5 </td><td>0</td><td>3</td><td>3 32 32</td><td>58.06% 43.67%</td><td>11 141</td><td>7 30</td><td>6 </td><td>0</td><td>3</td><td>3 34 34</td><td>55.05% 39.84%</td></l<></ul>	13 	8 25	61		1 2 	2	66.14% 49.04%	11  154 	8 29 	5 	0	3	3 32 32	58.06% 43.67%	11 141	7 30	6 	0	3	3 34 34	55.05% 39.84%
60Equity61Securitisation62Other exposures63Standardised Total	1,022	490	242	19 31/12/2021	41	96	39.47%	815	563	377 Morat	12 oria - Adverse Sce 31/12/2022	46 enario	139	36.80%	732	533	490	10 31/12/2023	42	175	35.62%
Row Num       Central banks       (m         64       Central governments         65       Central governments         66       Regional governments or local authorities	n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for p Stage 1	Stage 2	Stock of rovisions for Stage 3 exposure	ige 3
<ul> <li>67</li> <li>68</li> <li>69</li> <li>69</li> <li>70</li> <li>70</li> <li>71</li> <li>72</li> <li>73</li> <li>Public sector entities</li> <li>Multilateral Development Banks</li> <li>Multilateral Development Banks</li> <li>Greating State</li> <li>Public sector entities</li> <li>Multilateral Development Banks</li> <li>Multilateral Development Banks</li> <li>Greating State</li> <li>Public sector entities</li> <li>Multilateral Development Banks</li> <li>Multilateral Development Banks</li> <li>Greating State</li> <li>Public sector entities</li> <li>Multilateral Development Banks</li> <li>Multilateral Development Banks</li> <li>Greating State</li> <li>Greating State</li> <li>Retail</li> </ul>		0	0	0		0 -		0	0	0	0	0	0	-	0	0	 	0	0	0 -	
<ul> <li>VINITED STATES</li> <li>of which: SME</li> <li>Secured by mortgages on immovable property of which: non-SME</li> <li>Items associated with particularly high risk</li> <li>Covered bonds</li> <li>Claims on institutions and corporates with a ST credit assessment</li> <li>Collective investments undertakings (CIU)</li> <li>Equity</li> </ul>		0	0	0	0	0	13.47%	0	0	0	0	0	0	13.28%	0	0	000	0	0		13.03%
82     Securitisation       83     Other exposures       84     Standardised Total	0	0	0	0 31/12/2021	0	0	13.47%	0	0	0 Morat	0 ooria - Adverse Sce 31/12/2022		0	13.28%	0	0	0	0 31/12/2023	0	0	13.03%
Row Num       Central banks         85       Central banks         86       Central governments         87       Regional governments or local authorities         88       Public sector entities	n EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of       p         provisions for       p         Stage 1       p         exposure       p         Image: Image 1       p         Image 2       p         Image 2       p         Image 3       p	Stage 2	Stock of rovisions for Stage 3 exposure       Coverage Stage 3 exposure         exposure       Image Stage 3 exposure	ge 3
89Multilateral Development Banks90International Organisations91Institutions92Corporates93of which: SME94Retail95N.A.	0	0	0	0	0	0 -		0	0	0	0	0	0	-	0	0	0 0 0	0	0	0 -	
96Secured by mortgages on immovable property97of which: non-SME98Items associated with particularly high risk99Covered bonds100Claims on institutions and corporates with a ST credit assessment101Collective investments undertakings (CIU)102Equity103Securitisation			0	0		0 -		0	0	0	0	0	0	-	0	0	0       0 <t< td=""><td>0</td><td>0</td><td>0 -</td><td></td></t<>	0	0	0 -	
103     Securitisation       104     Other exposures       105     Standardised Total	0	0	0	0	0	0 -		0	0	0	0	0	0	-	0	0	0	0	0	0 -	

EBA EUROPEAN BANKING AUTHORITY		74					~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~		21 EU-	wide S		<b>'est: Cr</b> AIB Group p	edit ris	k COVI								
		76		78	79 31/12/2021 Stock of	80 Stock of			83	84	85 Mora	86 atoria - Adverse Sc 31/12/2022 Stock of		Stock of		90	91	92	31/12/2023	94 Stock of		96
Row Num 106 107 108	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
108 109 110 111 112 113	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0		)	) 0	)	0 -	0			0 (	0	0	-	0			0	0	0	
114 115 116 <b>N.A.</b> 117 118 119	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C	) ()	0 0		0 - 	0				0	0	-	0	() () () () () () () () () () () () () (		0	0 0	0	-
120 121 122 123 124 125	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
126	Standardised Total		0		31/12/2021 Stock of	) 0 Stock of provisions for	Stock of provisions for	0 - Coverage Ratio -	0		) Mora	atoria - Adverse Sc 31/12/2022 Stock of	enario Stock of provisions for	0 Stock of	- Covorago Patio -	0			31/12/2023 Stock of	) 0 Stock of provisions for	0 Stock of	- Coverage Ratio -
Row Num 127 128 129	(mln EUR, %) Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure
130 131 132 133 134 135	Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	0	0		) (	) 0	)	0 -	0			0 (	0	0	-	0			0	) 0	0	-
136 137 <b>N.A.</b> 138 139 140 141	Retail       of which: SME         Secured by mortgages on immovable property       of which: non-SME         Items associated with particularly high risk       Covered bonds	0	0	C	) (	0 0		0 -	0	(			0	0	-	0	C			0 0	0	-
142 143 144 145 146 147	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0			) 0		0 -	0				0	0	-	0			0	0 0	0	
					31/12/2021	Stock of	Stock of				Mora	atoria - Adverse Sc 31/12/2022 Stock of		Stack of					31/12/2023	Stack of	Stock of	
<b>Row</b> Num 148 149	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
150 151 152 153 154 155	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0			) 0		0 -	0				0	0	-	0			0	0	0	
156 157 158 <b>N.A.</b> 159 160 161	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C	( ) ( ) ( ) (	0 0	)	0 -	0	(		0 (	0	0	-	0	() () () ()		0	0 0	0	-
162 163 164 165 166 167	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
168	Standardised Total				31/12/2021			0-	0			atoria - Adverse Sc 31/12/2022		0	-	0			31/12/2023			-
Row Num 169 170	(min EUR, %) Central banks Central governments	-	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
171 172 173 174 175 176	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0			0 0		0 -	0			D (		0	-	0			D	0 0	0	
177 178 179 <b>N.A.</b> 180 181 182	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0		) ( ) ( ) (	) 0 0 0 0	) ) ) )	0 - 0 - 0 -	0		) ()	D () D ()	0	0	-	0			D () () () () () () () () () () () () ()	0 0	0	-
183 184 185 186 187 188	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
189	Standardised Total	0	0	C	31/12/2021	0		0 -	0	(	) Mora	atoria - Adverse Sc 31/12/2022	1	0	-	0	с 		31/12/2023	0	0	-
<b>Row</b> Num 190 191	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
192 193 194 195 196 197	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0	0			0		0 -	0			D		0		0			D	0	0	
198 199 200 <b>N.A.</b> 201 202 203	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0	0	C	) ( ) ( ) (	0 0	) ) ) )	0 -	0		) ()	D () 0 () 0 () 0 ()	0	0	-	0			D	0 0	0	-
204 205 206 207 208 209	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
210	Standardised Total	0	0	C	31/12/2021	0		0 -	0	(	) Mora	atoria - Adverse Sc 31/12/2022	enario	0	-	0	(		31/12/2023	0	0	-
Row Num	(mln EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
212 213 214 215 216 217	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
218 219 220 221 <b>N.A.</b> 222 223	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0			0 0 0	) ) )	0 - 0 -	0					0	-	0			0		0	-
224 225 226 227 228 229	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
230 231	Other exposures Standardised Total	0	0	C	) (	0	0	0 -	0	(	)	0 0	0	0	-	0	C		0	0 0	0	-

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Row Num	(mln EUR,  %	Stage 1 exposure b) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure amount	31/12/2021 Stage 3 exposure guaranteed amount	Stock of St provisions for provi Stage 1 St exposure ex	tock of visions for visions for stage 2 cposure	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount	Public guarant	sees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio Stage 3 exposure	- Stage 1 exposure guaranteed amount	Stage 2 exposure exposure amount	31/12/2023 Stage 3 exposure guaranteed amount	Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions				Image: Constraint of the second sec		Image: Constraint of the second sec					Image: state				Image: state	Image: state
8 9 10 11 12 13 14 15	Corporates         of which: SME         Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds	155 12 123 11 0 10 10 10 10 10 10 10 10 10 10 10 10 1	0 50 4 8 37 5 0 0 0	40 7 36 6 0 0 0 	10 1 6 0 0 0 0 0	1 0 0 0 0 0	7.19%     12       0.87%     11       -     -       -     -	5 96 6 3 108 4 0 0 0	57 53 11 40 0 0 0 	20     20       13     13       0     0       0     0	0	1 1 7.100 0 0 1.020 0 0 -	6     114     8       6     112     10       6     0	38     66       08     36       0     0       0     0	33331 3533 0000 0000	9 0 1 8 0 0 0 0 0 0	1 2 7.12% 0 0 1.15% 0 0 -
13 16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	287 24	5 96 E	34     16	19 1	1	4.58%	5 210 11	4 101	38 39	0	1 2 5.010	6 234 19	99 108	25 57 57	5 0	1 3 5.15%
Row Num	(mln EUR, %	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	provisions for provi Stage 1 St	tock of Stock of visions for provisions for stage 2 Stage 3 cposure exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount		duaranteed	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Stage 3	- Stage 1 exposure for stage 1 exposure guaranteed amount	Stage 2 Stage 2 exposure guaranteed amount	31/12/2023 Stage 3 exposure guaranteed amount	Stock of Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 29	Central banksCentral governmentsRegional governments or local authoritiesPublic sector entitiesMultilateral Development BanksInternational OrganisationsInstitutionsCorporates		8 7	4 2		0 0	10.27%	1 34	9 6	4 3	0	0 0 10.030	6 48 3	32 10	6 7	5 0 0	
30 31 32 33 34 35 36	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0	8.42% 1 				0						
38 39 40 41 42	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	74 5	1 9	5 2		0 0	9.91% 6	8 46 1	2 8 Public guarant	5 3 sees - Adverse Scenario	0	0 1 9.750	63 · · ·	H3 13	9 9	6 0 (	0 1 9.61%
Row Num	(min EUR, % Central banks Central governments	Stage 1 exposure ) Stage 1 exposure, of which guaranteed amount	Stage 2 exposure exposure guaranteed amount	31/12/2021 Stage 3 exposure guaranteed amount	provisions for provi Stage 1 St	tock of Stock of visions for provisions for stage 2 Stage 3 cposure exposure	Coverage Ratio - Stage 3 exposure Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		1/12/2022 Stage 3 exposure, of which guaranteed	Stock of ovisions for Stage 1Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure	- Stage 1 exposure which guaranteed amount	Stage 2 Stage 2 exposure exposure guaranteed amount	31/12/2023 Stage 3 exposure exposure guaranteed amount	Stock of provisions for Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
44 45 46 47 48 49 50 51	Regional governments or local authorities         Public sector entities         Multilateral Development Banks         International Organisations         Institutions         Corporates         of which: SME	93 7	7 42 3	35 5	9 0	1 0	6.17% 6		56 46		0	1 1 6.300	6 61	51 55	15 24 2		
52 53 54 55 56 57 58 59 60	Retail         of which: SME         Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity									12 12 0 0 0							
61 62 63	Securitisation Other exposures Standardised Total	209 19	2 83 7	75 13 31/12/2021 Stage 3	17 0	1 1	3.83% 17	4 159 9	3	32 34 sees - Adverse Scenario 1/12/2022 Stage 3	0	1 1 4.32	6 166 11 Stage 1	52 92 Stage 2	34 47 47 47 47 47 47 47 47 47 47 47 47 47	7 0 1	1 2 4.39%
Row Num 64 65 66 67	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure of which guaranteed amount	Stage 2 exposure exposure, of which guaranteed amount	Stage 3 exposure exposure amount	provisions for provi	tock of visions for stock of provisions for Stage 2 Stage 3 exposure	Coverage Ratio - Stage 3 exposureStage 1 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 3 exposureImage: Stage 1 exposureImage: Stage 3 exposureImage: Stage 3 exposure <t< th=""><th>Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure</th><th>Stage 2 exposure, of which guaranteed amount Stage 3 exposure</th><th>exposure, of pro which guaranteed</th><th>Stock of     Stock of       ovisions for     provisions for       Stage 1     Stage 2       exposure     exposure</th><th>Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage 3 exposureImage: Stage</th><th>- Stage 1 exposure which guaranteed amount</th><th>Stage 2 exposure exposure amount</th><th>Stage 3 exposure which guaranteed amount</th><th>Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Constraint of the store of the st</th><th>Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stag</th></t<>	Stage 1 exposure, of which guaranteed amount Stage 2 exposure exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure	exposure, of pro which guaranteed	Stock of     Stock of       ovisions for     provisions for       Stage 1     Stage 2       exposure     exposure	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposureImage: Stage	- Stage 1 exposure which guaranteed amount	Stage 2 exposure exposure amount	Stage 3 exposure which guaranteed amount	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Constraint of the store of the st	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stag
68 69 70 71 72 73 74 UNITED STATES	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME					0 0					0		0				
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property         of which: non-SME         Items associated with particularly high risk         Covered bonds         Claims on institutions and corporates with a ST credit assessment         Collective investments undertakings (CIU)         Equity         Securitisation         Other exposures	Image: state of the state o		0     0       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1			•         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·           ·         ·		0     0       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1			0     0		0     0       1     1       1     1       1     1       2     1       3     1       4     1       5     1       6     1       7     1       7     1       8     1       9     1       10     1       11     1       12     1       13     1       14     1	0     0       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1       1     1		
84 Row	Standardised Total	0 Stage 1 exposure which	0 0 Stage 2 exposure exposure	0 0 31/12/2021 Stage 3 exposure which suprometeod	0 0 Stock of St provisions for provi Stage 1 St	0 0 tock of Stock of visions for provisions for stage 2 Stage 3	- Coverage Ratio - Stage 3 exposure Stage 1 exposure	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure		0 0 cees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which	0 Stock of Stock of provisions for Stage 1	0 0 - Stock of provisions for Stage 3 exposure	0 - Stage 1 exposure d guaranteed	0 0 Stage 2 exposure Stage 2 exposure	0 0 31/12/2023 Stage 3 exposure Stage 3 exposure, of which guarantood	0 0 0 ( Stock of provisions for Stage 1 Stage 2	0 0 - Stock of provisions for Stage 3 exposure
85 86 87 88 89 90	(mln EUR, % Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	exposure	exposure guaranteed amount	exposure guaranteed amount	Stage 1     Stage 1       exposure     ex       ex     ex       ex     ex       ex     ex       ex     ex       ex     ex    <	Stage 2       Stage 3         cposure       exposure         Image: Stage 3       Image: Stage 3         Image: Stage 3       Image: Stage 3 <tr< th=""><th>exposure exposure</th><th>guaranteed amount </th><th>guaranteed amount</th><th>guaranteed e e</th><th>Stage 1     Stage 2       exposure     exposure</th><th>Stage 5       exposure         exposure      </th><th>exposure guaranteed amount</th><th>exposure guaranteed amount</th><th>exposure     guaranteed       amount       amount</th><th>Stage 1 exposure     Stage 2 exposure       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       &lt;</th><th>Stage 3 exposure     exposure       Image: Stage 3 exposure     Image: Stage 3 exposure       Imag</th></tr<>	exposure exposure	guaranteed amount 	guaranteed amount	guaranteed e e	Stage 1     Stage 2       exposure     exposure	Stage 5       exposure         exposure	exposure guaranteed amount	exposure guaranteed amount	exposure     guaranteed       amount       amount	Stage 1 exposure     Stage 2 exposure       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       Image: 1 million of the system     Image: 1 million of the system       <	Stage 3 exposure     exposure       Image: Stage 3 exposure     Image: Stage 3 exposure       Imag
91 92 93 94 95 <b>N.A.</b> 96 97 98	Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds			0 0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 - 0 0 0 - 0 0 0 - 0 0 0 - 1					D O O - D O O - D O O - D O O - D O O -
100 101 102 103 104 105	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0 0		0 0			0 0		0	0 0 -	0	0 0	0 0		

EBA EUROPEAN BANKING AUTHORITY	97 98	99	100 101	102 103	104	105 106			09 110	AIB Group pl	<b>C</b>	113			117	118	119	120 121	122	123	124	125 126
Row Num	Stage 1 Stage 1 exposure exposure guaranteed amount	Stage 2 exposure guai ar	31/12 age 2 osure, of /hich Stage 3 exposure nount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3	Stage 1 exposure	Stage 1 exposure, of which Sta guaranteed amount	ge 2 osure guaranteed amount	Public guarantees - 31/12, Stage 3 exposure		Stock of provisions for pr Stage 1	Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for ge 3 Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31, Stage 2 exposure, of which guaranteed amount	12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for pro Stage 2	Stock of ovisions for Stage 3 exposure
106Central banks107Central governments108Regional governments or local authorities109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME115Retail116N.A.118of which: SME119Items associated with particularly high risk120Covered bonds		0 0 0				0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -					0		0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -					0 0 0			0 - 0 - 0 - 0 -
121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	0 0	0	0 0	0	0 0	0 -		0	0	0 0 Public guarantees -	0 - Adverse Scenario	0	0	0 -		0	0	0	0	0 0	0	0 -
Row Num 127 128 Central banks Central governments	Stage 1 Stage 1 exposure ) Stage 1 exposure guaranteed amount	Stage 2 expo exposure guar	31/12 age 2 osure, of /hich ranteed nount	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	or provisions for Stage 2	Stock of provisions for Stage 3 exposure Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 osure	31/12, Stage 3 exposure		Stock of provisions for pr Stage 1	Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for ge 3 Stage 3	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31, Stage 2 exposure, of which guaranteed amount	12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for provis	Stock of ovisions for Stage 3 exposure
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138Secured by mortgages on immovable property139of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation		0				0 -					0		0	0 -						0 0		
146     Other exposures       147     Standardised Total	0 0 Stage 1 exposure k stage 1 exposure, of which guaranteed	Stage 2 expo	0 0 31/12 age 2 osure, of /hich ranteed	0 2/2021 Stage 3 exposure, of which guaranteed Stage 1		0 - Stock of provisions for Stage 3 exposure	0 Stage 1 exposure	0 Stage 1 exposure, of which guaranteed	0 Stage 2 exposure, of which guaranteed	0 0 Public guarantees - 31/12, Stage 3 exposure	/2022 Stage 3 exposure, of which	Stock of provisions for pr	0 Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for	- Stage 1 exposure	0 Stage 1 exposure, of which guaranteed	Stage 2	0 31, Stage 2 exposure, of which guaranteed	0 12/2023 Stage 3 exposure, of which	0 0 Stock of provisions for Stage 1	provisions for pro	0 - Stock of ovisions for Stage 3 exposure
148Central banks149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates	) guaranceed amount			guaranteed amount     Stage 1 exposure       Image: 1 million     Image: 1 million       Ima	exposure	exposure exposure		amount	amount 0		guaranteed amount	exposure	exposure exp	0 -		amount		amount	guaranteed amount	exposure	exposure	exposure exposure
155Corporates156of which: SME157Retail158N.A.159of which: SME160Secured by mortgages on immovable property160of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)		0				0 -		0	0		0		0	0 -		0	0	0	0		0	0 -
104Collective investments undertakings (Cto)165Equity166Securitisation167Other exposures168Standardised Total	0 0	0	0 0 31/12	0	0 0	0 -	0	0		0 0 0 Public guarantees - 31/12	/2022		0	0 -	0	0	0	0	0	0 0	0	0 -
Row NumCentral banks169 170 171 171 172 173Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure ) Stage 1 exposure guaranteed amount	5	age 2 psure, of rhich ranteed nount	Stage 3 exposure, of which guaranteed amountStock of provisions fo Stage 1 exposureImage: Stage 3 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio Stage 3 exposure2323232333434343435343536363737383939393103	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	ge 2 osure Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure       pr         Image: 1 exposure       Image: 1 mage: 1 mage: 1         Image: 2 exposure       Image: 1 mage: 1         Image: 2 exposure       Image: 1 mage: 1 mage: 1         Image: 2 exposure       Image: 1 mage: 1 mage: 1         Image: 2 exposure       Image: 1 	Stock of rovisions for Stage 2Sto provis Sta exposureexposureexp	ck of ons for ge 3 osure ====================================	- Stage 1 exposure 2	Stage 1 exposure, of which guaranteed amount		Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of ovisions for Stage 3 exposure
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191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME		0		0		0 -	0	0	0		0	0	0	0 -	0	0	0	0	0	0 0	0	0 -
199 200N.A.Retail of which: SME201of which: SME202Secured by mortgages on immovable property of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total						0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -					0			0 - 0 -					0	0 0 0		
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211Central banks212Central governments213Central governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions	) guaranteed amount			amount exposure exposure	exposure	exposure exposure		amount	amount		amount	exposure	exposure exp			amount			guaranteed amount	exposure	exposure	exposure exposure
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226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0 0	0	0 0	0	0 0	0 -		0	0		0		0	0 -	0	0	0	0	0	0 0	0	0 -

# **2021 EU-wide Stress Test: Securitisations**



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



### 2021 EU-wide Stress Test: Risk exposure amounts

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



## 2021 EU-wide Stress Test: Capital

			AID GIOUP PIC	1 IFRS 9 first	2 Actual	3	4 Baseline Scenario	5	6	7 Iverse Scenario	8
RowN				implementation				2022			2022
um 1		•	(mln EUR,%)	01/01/2018	31/12/2020 12,680	2021 11,862	2022 11,264	2023 10,593	2021	2022 9,435	2023
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		10,046	9,229	8,632	7,961	8,251	6,806	5,264
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,696	1,696		1,696	1,696	1,696	1,69
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	
5		A.1.2	Retained earnings		12,944	13,032	12,897	12,743	11,915	10,925	9,95
6		A.1.3	Accumulated other comprehensive income		159	159	159	159	-171	-171	-17
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		746	746	746	746	518	518	51
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	-101	-101	-10
9		A.1.3.3	Other OCI contributions		-587	-587	-587	-587	-587	-587	-58
10		A.1.4	Other Reserves		-2,499	-2,499	-2,499	-2,499	-2,499	-2,499	-2,49
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13		A.1.7	Adjustments to CET1 due to prudential filters		-570	-570	-570	-570	-343	-343	-34
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-30	-30	-30	-30	-32	-32	-3
15		A.1.7.2	Cash flow hedge reserve		-540	-540	-540	-540	-312	-312	-3:
16		A.1.7.3	Other adjustments		0	0	0	0	0	0	
17		A.1.8	(-) Intangible assets (including Goodwill)		-485	-485	-485	-485	-485	-485	-48
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-2,721	-2,643	-2,643	-2,643	-2,763	-2,763	-2,76
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-118	-187	-234	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-2	-23	-137	-2	-23	-14
21		A.1.12	(-) Defined benefit pension fund assets		-22	-22	-22	-22	-104	-104	-10
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		-317	-317	-317	-317	-317	-317	-3:
31		A.1.21	CET1 capital elements or deductions - other		0	0	0	0	0	0	
32		A.1.22	Amount subject to IFRS 9 transitional arrangements Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	2.42	-884	-355	-329	-309	-643	-648	-6:
33 34		A.1.22.1 A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at	343	343	343	343	343	343	343	34
34 35		A.1.22.2 A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		48	47	47	47	47	47	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		638	85	47	20	497	503	46
37		A.1.22.4.1	01/01/2020 ("new dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		50	25	14	6	149	151	13
38		A.1.23	Transitional adjustments		1,863	1,000	627	271	1,325	891	43
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		796	207	99	7	496	338	10
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		796	207	99	7	496	338	10
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		1,067	793	529	264	829	553	2
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		1,067	793	529	264	829	553	2
46		A.1.23.4.2	instruments or financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,115	1,115	1,115	1,115	1,115	1,115	1,11
49		A.2.1	Additional Tier 1 Capital instruments		1,115	1,115	1,115	1,115	1,115	1,115	1,12
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	
51 52		A.2.3 A.2.4	Other Additional Tier 1 Capital components and deductions Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
52		A.2.4	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0		0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		11,162	 10,345	9,747	9,076	9,367	7,922	6,37
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,519	1,517	· · · · · · · · · · · · · · · · · · ·	1,516	1,515	1,513	1,51
56		A.4.1	Tier 2 Capital instruments		1,523	1,523	1,523	1,523	1,523	1,523	1,5
					,	,	,	,			.,-
57		A.4.2	Other Tier 2 Capital components and deductions		131	0	0	0	102	122	1
58		A.4.3	Tier 2 transitional adjustments		-135	-6	-6	-7	-110	-132	-1
59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		-131	0	0	0	-102	-122	-13
60		A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	



## 2021 EU-wide Stress Test: Capital

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



### 2021 EU-wide Stress Test: P&L

RowN um	(mln EUR)
1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual	1	Baseline scenario			Adverse scenario	
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1,872	1,740	1,686	1,612	1,630	1,551	1,444
2,127	2,053	1,970	1,880	2,042	1,944	1,821
-255	-313	-284	-268	-412	-393	-377
26	26	26	26	13	13	13
380	380	380	380	304	304	304
-30	-25	-25	-25	-51	-25	-25
				-92		
117	0	0	0	-1	0	0
2,366	2,121	2,067	1,993	1,804	1,843	1,736
-1,420	69	-332	-279	-836	-839	-791
-1,875	-1,807	-1,807	-1,805	-1,932	-1,931	-1,918
-929	383	-72	-91	-965	-927	-973
190	-78	0	0	0	0	0
0						
-739	305	-72	-91	-965	-927	-973
29	217	63	63	63	63	-2
-768	88	-135	-154	-1,028	-990	-971
	18	18	18	18	18	18
	0	0	0	0	0	65



### **2021 EU-wide Stress Test**

### Major capital measures and realised losses

AIB Group plc

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

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

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