Results of the 2011 EBA EU-wide stress test: Summary (1-3)

Name of the bank: Allied Irish Banks, p.l.c.

Actual results at 31 December 2010	million EUR, %
Operating profit before impairments	591
Impairment losses on financial and non-financial assets in the banking book	-7.118
Risk weighted assets (4)	98.768
Core Tier 1 capital (4)	3.669
Core Tier 1 capital ratio, % (4)	3,7%
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	1.269

Outcomes of the adverse scenario at 31 December 2012, excluding all mitigating actions taken in 2011	%
Core Tier 1 Capital ratio	-2,8%

Outcomes of the adverse scenario at 31 December 2012, including recognised mitigating measures as of 30 April 2011	million EUR, %
2 yr cumulative operating profit before impairments	-1.604
2 yr cumulative impairment losses on financial and non-financial assets in the banking book	-5.276
2 yr cumulative losses from the stress in the trading book	-99
of which valuation losses due to sovereign shock	*0*
Risk weighted assets	81.864
Core Tier 1 Capital	8.218
Core Tier 1 Capital ratio (%)	**10,0%**
Additional capital needed to reach a 5 % Core Tier 1 capital benchmark	
Effects from the recognised mitigating measures put in place until 30 April 2011 (5)	
*Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 (CT1 million EUR) ****	13.412
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	*14,3*
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital ratio (percentage points of CT1 ratio)	*-3,5*

Additional taken or planned mitigating measures	percentage points contributing to capital ratio
Use of provisions and/or other reserves (including release of countercyclical provisions)	
Divestments and other management actions taken by 30 April 2011	
Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules	
Future planned issuances of common equity instruments (private issuances)	
Future planned government subscriptions of capital instruments (including hybrids)	
Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities	1,7
Supervisory recognised capital ratio after all current and future mitigating actions as of 31 December 2012, % (6)	11,7%

Notes

(1) The stress test was carried using the EBA common methodology, which includes a static balance sheet assumption and incorporates regulatory transitional floors, where binding (see http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx for the details on the EBA methodology)

(2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test, and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.

(3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(4) Full static balance sheet assumption excluding any mitigating management actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures and capital raisings fully paid in before 31 December 2010

(5) Effects of capital raisings, government support and mandatory restructuring plans publicly announced and fully committed in period from 31 December 2010 to 30 April 2011, which are incorporated in the Core Tier 1 capital ratio reported as the outcome of the stress test.

(6) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on the EBA definition, but may include other mitigating measures not recognised by the EBA methodology as having impacts in the Core Tier 1 capital, but which are considered by the national supervisory authorities as appropriate mitigating measures for the stressed conditions. Where applicable, such measures are explained in the additional announcements issued by banks/national supervisory authorities. Details of all mitigating measures are presented in the worksheet "3 - Mitigating measures).

*** Equity raisings announced and fully committed between 31 December 2010 and 30 April 2011 also include capital received as a part of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011.

Results of the 2011 EBA EU-wide stress test: Aggregate information and evolution of capital [1-4]

Name of the bank: Allied Irish Banks, p.l.c.

All in million EUR, or %

A. Results of the stress test based on the **full static balance sheet assumption** without any mitigating actions, mandatory restructuring or capital raisings post 31 December 2010 (all government support measures fully paid in before 31 December 2010 are included)

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets (full static balance sheet assumption)	98.768	108.570	110.797	111.267	113.784
Common equity according to EBA definition	273	-591	-3.741	-2.461	-7.068
of which ordinary shares subscribed by government	*3.671*	*3.951*	*3.951*	*3.951*	*3.951*
Other existing subscribed government capital (before 31 December 2010)	3.396	3.396	3.396	3.396	3.396
Core Tier 1 capital (full static balance sheet assumption)	3.669	3.064	1.370	1.310	-1.666
Core Tier 1 capital ratio (%)	**3,7%**	**2,8%**	**1,2%**	**1,2%**	**-1,5%**

B. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 31 December 2010

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets (full static balance sheet assumption)	98.768	108.570	110.797	111.267	113.784
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on RWA (+/-)		*-19.866*	*-19.866*	*-19.866*	*-19.866*
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	98.768	88.704	90.931	91.401	93.918
Core Tier 1 Capital (full static balance sheet assumption)	3.669	3.064	1.370	1.310	-1.666
Effect of mandatory restructuring plans, publicly announced and fully committed before 31 December 2010 on Core Tier 1 capital (+/-)		*-971*	*-971*	*-971*	*-971*
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	3.669	2.093	399	339	-2.637
Core Tier 1 capital ratio (%)	**3,7%**	**2,4%**	**0,4%**	**0,4%**	**-2,8%**

C. Results of the stress test recognising capital issuance and mandatory restructuring plans publicly announced and fully committed before 30 April 2011

		Baseline scenario		Adverse scenario	
Capital adequacy	**2010**	**2011**	**2012**	**2011**	**2012**
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	98.768	88.704	90.931	91.401	93.918
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on RWA (+/-)		*-3.588*	*-12.054*	*-3.588*	*-12.054*
Risk weighted assets after the effects of mandatory restructuring plans publicly announced and fully committed before 30 April 2011		85.117	78.877	87.814	81.864
of which RWA in banking book		77.304	71.064	80.001	74.051
of which RWA in trading book		1.187	1.187	1.187	1.187
book)		8.251	8.715	10.782	12.529
Total assets after the effects of mandatory restructuring plans publicly announced and fully committed and equity raised and fully committed by 30 April 2011	131.311				
Core Tier 1 capital after the effects of mandatory restructuring plans publicly announced and fully committed before 31 December 2010	3.669	2.093	399	339	-2.637
Equity raised between 31 December 2010 and 30 April 2011					
Equity raisings fully committed (but not paid in) between 31 December 2010 and 30 April 2011					
Effect of government support publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		*13.412*	*13.412*	*13.412*	*13.412*
Effect of mandatory restructuring plans, publicly announced and fully committed in period from 31 December 2010 to 30 April 2011 on Core Tier 1 capital (+/-)		*-810*	*-2.266*	*-926*	*-2.557*
Core Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		14.695	11.545	12.825	8.218
Tier 1 capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*15.261*	*12.111*	*13.391*	*8.784*
Total regulatory capital after government support, capital raisings and effects of restructuring plans fully committed by 30 April 2011		*17.682*	*14.098*	*15.958*	*10.859*
Core Tier 1 capital ratio (%)	**3,7%**	**17,3%**	**14,6%**	**14,6%**	**10,0%**
Additional capital needed to reach a 5% Core Tier 1 capital benchmark	**1.269**				

		Baseline scenario		Adverse scenario	
Profit and losses	**2010**	**2011**	**2012**	**2011**	**2012**
Net interest income	1.844	1.081	1.011	609	460
Trading income	0	-53	-27	-86	-63
of which trading losses from stress scenarios		*-27*	*-27*	*-50*	*-50*
of which valuation losses due to sovereign shock				*0*	*0*
Other operating income [5]	99	99	62	45	62
Operating profit before impairments	591	-341	-183	-843	-761
Impairments on financial and non-financial assets in the banking book [6]	*-7.118*	*-2.023*	*-1.014*	*-3.402*	*-1.874*
Operating profit after impairments and other losses from the stress	-6.527	-2.364	-1.197	-4.244	-2.636
Other income [5,6]	-5.484	-357	-1.417	-475	-1.593
Net profit after tax [7]	-10.102	-2.748	-2.921	-4.747	-4.535
of which carried over to capital (retained earnings)	*-10.102*	*-2.721*	*-2.614*	*-4.720*	*-4.228*
of which distributed as dividends	*0*	*-27*	*-307*	*-27*	*-307*

		Baseline scenario		Adverse scenario	

Additional information	2010	2011	2012	2011	2012
Deferred Tax Assets (8)	2.138	2.138	2.138	2.138	2.138
Stock of provisions (9)	7.690	7.150	7.524	8.421	9.542
of which stock of provisions for non-defaulted assets	2.298	2.341	2.382	2.433	2.571
of which Sovereigns (10)	0	27	55	115	235
of which Institutions (10)	59	75	88	80	97
of which Corporate (excluding Commercial real estate)	74	74	74	74	74
of which Retail (excluding Commercial real estate)	882	882	882	882	882
of which Commercial real estate (11)	1.283	1.283	1.283	1.283	1.283
of which stock of provisions for defaulted assets	5.392	4.809	5.142	5.988	6.971
of which Corporate (excluding Commercial real estate)	231	316	172	364	250
of which Retail (excluding commercial real estate)	1.982	3.174	3.407	3.859	4.464
of which Commercial real estate	3.170	1.291	1.536	1.737	2.230
Coverage ratio (%) (12)					
Corporate (excluding Commercial real estate)	36,7%	37,9%	17,3%	28,8%	13,7%
Retail (excluding Commercial real estate)	29,5%	37,8%	39,8%	41,2%	40,8%
Commercial real estate	36,4%	35,5%	40,3%	37,1%	43,9%
Loss rates (%) (13)					
Corporate (excluding Commercial real estate)	0,0%	1,3%	0,8%	2,7%	2,1%
Retail (excluding Commercial real estate)	0,0%	2,5%	1,2%	3,8%	2,0%
Commercial real estate	0,0%	3,5%	1,7%	6,5%	3,3%
Funding cost (bps)	226			291	325

D. Other mitigating measures (see Mitigating measures worksheet for details), million EUR (14)

All effects as compared to regulatory aggregates as reported in Section C		Baseline scenario		Adverse scenario	
		2011	2012	2011	2012
A) Use of provisions and/or other reserves (including release of countercyclical provisions), capital ratio effect (6)					
B) Divestments and other management actions taken by 30 April 2011, RWA effect (+/-)					
B1) Divestments and other business decisions taken by 30 April 2011, capital ratio effect (+/-)					
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, RWA effect (+/-)					
C1) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules, capital ratio effect (+/-)					
D) Future planned issuances of common equity instruments (private issuances), capital ratio effect					
E) Future planned government subscriptions of capital instruments (including hybrids), capital ratio effect					
F) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, RWA effect (+/-)					
F1) Other (existing and future) instruments recognised as appropriate back-stop measures by national supervisory authorities, capital ratio effect (+/-)		1.400	1.400	1.400	1.400
Risk weighted assets after other mitigating measures (B+C+F)		85.117	78.877	87.814	81.864
Capital after other mitigating measures (A+B1+C1+D+E+F1)		16.095	12.945	14.225	9.618
Supervisory recognised capital ratio (%) (15)		***18,9%***	***16,4%***	***16,2%***	***11,7%***

Notes and definitions

(1) The stress test was carried by all participating institutions using the EBA common methodologies, scenarios and assumptions both for the baseline and adverse scenarios. To ensure consistency in calculations across institutions, the stress test has been carried out based on a constant balance sheet assumption assuming all maturing exposures are rolled over, defaulted assets are not substituted and no workout flows from the defaulted assets have been permitted in 2011-2012. Results of the stress test have been reviewed by the national supervisory authorities and subject to the quality assurance process set up by the EBA.

(2) All capital elements and ratios are presented in accordance with the EBA definition of Core Tier 1 capital set up for the purposes of the EU-wide stress test (see definition published on 8 April 2011 at http://www.eba.europa.eu/EU-wide-stress-testing/2011.aspx), and therefore may differ from the definitions used by national supervisory authorities and/or reported by institutions in public disclosures.

(3) Neither baseline scenario nor the adverse scenario and results of the stress test should in any way be construed as a bank's forecast or directly compared to bank's other published information.

(4) Regulatory transitional floors are applied where binding. RWA for credit risk have been calculated in accordance with the EBA methodology assuming an additional floor imposed at a level of RWA, before regulatory transitional floors, for December 2010 for both IRB and STA portfolios.

(5) Banks are required to provide explanations of what "Other operating income" and "Other income" constitutes for.
Composition of "Other operating income" and "Other income":

(6) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D as other mitigating measures.

(7) Net profit includes profit attributable to minority interests.

(8) Deferred tax assets as referred to in paragraph 69 of BCBS publication dated December 2010 : "Basel 3 – a global regulatory framework for more resilient banks and banking systems".

(9) Stock of provisions includes collective and specific provisions as well as countercyclical provisions, in the jurisdictions, where required by the national legislation.

(10) Provisions for non-defaulted exposures to sovereigns and financial institutions have been computed taking into account benchmark risk parameters (PDs
(11) For definition of commercial real estate please refer to footnote (5) in the worksheet "4 - EADs".
(12) Coverage ratio = stock of provisions on defaulted assets / stock of defaulted assets expressed in EAD for the specific portfolio.

(13) Loss rate = total impairment flow (specific and collective impairment flow) for a year / total EAD for the specific portfolio (including defaulted and non-defaulted assets but excluding securitisation and counterparty credit risk exposures).

(14) All elements are be reported net of tax effects.
(15) The supervisory recognised capital ratio computed on the basis of additional mitigating measures presented in this section. The ratio is based primarily on

Results of the 2011 EBA EU-wide stress test: Composition of capital as of 31 December 2010

Name of the bank: Allied Irish Banks, p.l.c.

Situation at December 2010	December 2010		References to COREP reporting
	Million EUR	% RWA	
A) Common equity before deductions (Original own funds without hybrid instruments and government support measures other than ordinary shares) (+)	**532**	0,5%	COREP CA 1.1 - hybrid instruments and government support measures other than ordinary shares
Of which: (+) eligible capital and reserves	-41	0,0%	COREP CA 1.1.1 + COREP line 1.1.2.1
Of which: (-) intangibles assets (including goodwill)	-703	-0,7%	Net amount included in T1 own funds (COREP line 1.1.5.1)
Of which: (-/+) adjustment to valuation differences in other AFS assets [(1)]	1.084	1,1%	Prudential filters for regulatory capital (COREP line 1.1.2.6.06)
B) Deductions from common equity (Elements deducted from original own funds) (-)	**-259**	-0,3%	COREP CA 1.3.T1* (negative amount)
Of which: (-) deductions of participations and subordinated claims	-68	-0,1%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC and deducted from original own funds (COREP lines from 1.3.1 to 1.3.5 included in line 1.3.T1*)
Of which: (-) securitisation exposures not included in RWA	-191	-0,2%	COREP line 1.3.7 included in line 1.3.T1*
Of which: (-) IRB provision shortfall and IRB equity expected loss amounts (before tax)	0	0,0%	As defined by Article 57 (q) of Directive 2006/48/EC (COREP line 1.3.8 included in 1.3.T1*)
C) Common equity (A+B)	**273**	0,3%	
Of which: ordinary shares subscribed by government	3.671	3,7%	Paid up ordinary shares subscribed by government
D) Other Existing government support measures (+)	**3.396**	3,4%	
E) Core Tier 1 including existing government support measures (C+D)	**3.669**	3,7%	Common equity + Existing government support measures included in T1 other than ordinary shares
Difference from benchmark capital threshold (CT1 5%)	**-1.269**	-1,3%	Core tier 1 including government support measures - (RWA*5%)
F) Hybrid instruments not subscribed by government	**566**	0,6%	Net amount included in T1 own funds (COREP line 1.1.4.1a + COREP lines from 1.1.2.2***01 to 1.1.2.2***05 + COREP line 1.1.5.2a (negative amount)) not subscribed by government
Tier 1 Capital (E+F) (Total original own funds for general solvency purposes)	**4.235**	4,3%	COREP CA 1.4 = COREP CA 1.1 + COREP CA 1.3.T1* (negative amount)
Tier 2 Capital (Total additional own funds for general solvency purposes)	**5.011**	5,1%	COREP CA 1.5
Tier 3 Capital (Total additional own funds specific to cover market risks)	**0**	0,0%	COREP CA 1.6
Total Capital (Total own funds for solvency purposes)	**9.105**	9,2%	COREP CA 1
Memorandum items			
Amount of holdings, participations and subordinated claims in credit, financial and insurance institutions not deducted for the computation of core tier 1 but deducted for the computation of total own funds	-209	-0,2%	Total of items as defined by Article 57 (l), (m), (n) (o) and (p) of Directive 2006/48/EC not deducted for the computation of original own funds
Amount of securitisation exposures not included in RWA and not deducted for the computation of core tier 1 but deducted for the computation of total own funds	-191	-0,2%	Total of items as defined by Article 57 (r) of Directive 2006/48/EC not deducted for the computation of original own funds
Deferred tax assets [(2)]	2.138	2,2%	As referred to in paragraph 69 of BCBS publication dated December 2010 : “Basel 3 – a global regulatory framework for more resilient banks and banking systems”
Minority interests (excluding hybrid instruments) [(2)]	500	0,5%	Gross amount of minority interests as defined by Article 65 1. (a) of Directive 2006/48/EC
Valuation differences eligible as original own funds (-/+) [(3)]	-127	-0,1%	COREP line 1.1.2.6

Notes and definitions

(1) The amount is already included in the computation of the eligible capital and reserves and it is provided separately for information purposes.

(2) According to the Basel 3 framework specific rules apply for the treatment of these items under the Basel 3 framework, no full deduction is required for the computation of common equity.

(3) This item represents the impact in original own funds of valuation differences arising from the application of fair value measurement to certain financial instruments (AFS/FVO) and property assets after the application of prudential filters.

Results of the 2011 EBA EU-wide stress test: Overview of mitigating measures [1-2]

Name of the bank: Allied Irish Banks, p.l.c.

Use of countercyclical provisions, divestments and other management actions

Please fill in the table using a separate row for each measure	**Narrative description**	**Date of completion** (actual or planned for future issuances)	**CT1/P&L impact** (in million EUR)	**RWA impact** (in million EUR)	**CT1 ratio impact** (as of 31 December 2012) %
A) Use of provisions and/or other reserves (including release of countercyclical provisions), [3]					
B) Divestments and other management actions taken by 30 April 2011					
1)					
2)					
C) Other disinvestments and restructuring measures, including also future mandatory restructuring not yet approved with the EU Commission under the EU State Aid rules					
1)					
2)					

Future capital raisings and other back stop measures

Please fill in the table using a separate row for each measure	**Date of issuance** (actual or planned for future issuances)	**Amount** (in million EUR)	**Maturity** (dated/ undated) [4]	**Loss absorbency in going concern** (Yes/No)	**Flexibility of payments (capacity to** (Yes/No)	**Permanence (Undated and without incentive to** (Yes/No)	**Conversion clause (where appropriate)** **Nature of conversion** (mandatory/ discretionary)	**Date of conversion** (at any time/from a specific date: dd/mm/yy)	**Triggers** (description of the triggers)	**Conversion in common equity** (Yes/No)
D) Future planned issuances of common equity instruments (private issuances)										
E) Future planned government subscriptions of capital instruments (including hybrids)										
1)										
2)										
F) Other (existing and future) instruments recognised as back stop measures by national supervisory authorities (including hybrids)										
1) Contingent capital instrument	not known	1.400	undated	Yes	Yes	Yes	To be defined	To be defined	To be defined	Yes

Notes and definitions

(1) The order of the measures follows the order of mitigating measures reported in the Section D of the worksheet "1 - Aggregate information".
(2) All elements are be reported net of tax effects.

(3) If under the national legislation, the release of countercyclical provisions and/or other similar reserves is allowed, this figure for 2010 could be included either in rows "Impairments on financial assets in the banking book" or "Other income" for 2010, whereas under the EU-wide stress test methodology such release for 2011-2012 should be reported in Section D of the worksheet "1- Aggregate information" as other mitigating measures and explained in this worksheet.
(4) If dated please insert the maturity date (dd/mm/yy) otherwise specify undated.

Results of the 2011 EBA EU-wide stress test: Credit risk exposures (EAD - exposure at default), as of 31 December 2010, mln EUR, [(1-5)]

Name of the bank: Allied Irish Banks, p.l.c.

All values in million EUR, or %

	Non-defaulted exposures										Defaulted exposures (excluding sovereign)	Total exposures [(7)]
	Institutions	Corporate (excluding commercial real estate)	Retail (excluding commercial real estate)	of which Residential mortgages	*Loan to Value (LTV) ratio (%).* [(6)]	of which Revolving	of which SME	of which other	Commercial Real Estate	*Loan to Value (LTV) ratio (%)* [(6)]		
Austria	124	9	0	0		0	0	0	0		0	**393**
Belgium	317	117	0	0		0	0	0	0		0	**1.102**
Bulgaria	25	20	0	0		0	0	0	0		0	**45**
Cyprus	0	32	0	0		0	0	0	0		0	**32**
Czech Republic	0	0	0	0		0	0	0	0		0	**0**
Denmark	147	66	0	0		0	0	0	6		0	**279**
Estonia	0	0	0	0		0	0	0	0		0	**0**
Finland	0	5	0	0		0	0	0	6		1	**57**
France	1.380	495	0	0		0	0	0	258	*65*	9	**3.524**
Germany	1.227	546	0	0		0	0	0	46	*73*	35	**2.606**
Greece	0	0	0	0		0	0	0	0		10	**51**
Hungary	2	50	0	0		0	0	0	0		0	**113**
Iceland	0	0	0	0		0	0	0	0		0	**0**
Ireland	1.645	4.054	39.437	24.794	*89*	0	9.421	5.222	9.737	*93*	12.668	**85.923**
Italy	483	65	0	0		0	0	0	0		0	**1.500**
Latvia	0	0	0	0		0	0	0	0		0	**0**
Liechtenstein	0	0	0	0		0	0	0	0		0	**0**
Lithuania	0	0	0	0		0	0	0	0		0	**0**
Luxembourg	0	97	0	0		0	0	0	48		14	**935**
Malta	0	19	0	0		0	0	0	0		0	**19**
Netherlands	225	326	0	0		0	0	0	9		24	**1.130**
Norway	5	21	0	0		0	0	0	0		1	**27**
Poland	0	18	0	0		0	0	0	91		0	**109**
Portugal	206	39	0	0		0	0	0	0		0	**549**
Romania	0	22	0	0		0	0	0	0		0	**22**
Slovakia	0	0	0	0		0	0	0	0		0	**0**
Slovenia	0	0	0	0		0	0	0	0		0	**0**
Spain	975	318	0	0		0	0	0	389		18	**3.027**
Sweden	306	51	0	0		0	0	0	0		0	**388**
United Kingdom	1.728	4.150	11.447	3.463	*86*	77	7.347	559	6.706	*94*	3.014	**32.117**
United States	1.471	6.329	20	8		0	8	4	1.096	*81*	163	**10.674**
Japan	30	176	0	0		0	0		0		0	**206**
Other non EEA non Emerging countries	0	0	0	0		0	0	0	0		0	**0**
Asia	10	45	0	0		0	0	0	0		3	**59**
Middle and South America	0	147	3	3		0	0	0	6		-3	**206**
Eastern Europe non EEA	1	0	0	0		0	0	0	0		0	**0**
Others	969	1.154	0	0		0	0	0	179		97	**2.831**
Total	11.277	18.373	50.907	28.269		77	16.776	5.785	18.578		16.055	**147.924**

Notes and definitions

(1) EAD - Exposure at Default or exposure value in the meaning of the CRD.

(2) The EAD reported here are based on the methodologies and portfolio breakdowns used in the 2011 EU-wide stress test, and hence may differ from the EAD reported by banks in their Pillar 3 disclosures, which can vary based on national regulation. For example, this would affect breakdown of EAD for real estate exposures and SME exposures.

(3) Breakdown by country and macro area (e.g. Asia) when EAD >=5%. In any case coverage 100% of total EAD should be ensured (if exact mapping of some exposures to geographies is not possible, they should be allocated to the group “others”).

(4) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(5) Residential real estate property which is or will be occupied or let by the owner, or the beneficial owner in the case of personal investment companies, and commercial real estate property, that is, offices and other commercial premises, which are recognised as eligible collateral in the meaning of the CRD, with the following criteria, which need to be met:
(a) the value of the property does not materially depend upon the credit quality of the obligor. This requirement does not preclude situations where purely macro economic factors affect both the value of the property and the performance of the borrower; and
(b) the risk of the borrower does not materially depend upon the performance of the underlying property or project, but rather on the underlying capacity of the borrower to repay the debt from other sources. As such, repayment of the facility does not materially depend on any cash flow generated by the underlying property serving as collateral.

(6) Loan to value ratio - ratio of EAD to the market value of real estate used as collateral for such exposures. Given the different methodologies applied to assessing the value, the bank is required to explain the computation of the ratio. In particular (a) whether collateral values is marked-to-market or any other valuation method is used, (b) whether the amount has been adjusted for principal repayments, and (c) how guarantees other than the underlying property are treated.

Definition of Loan to Value ratio used:
(a) For residential mortgages, the values have been indexed. For CRE, a mix of methodologies has been used. The Capital Markets portfolio has been calculated based on TTC yield and rental figures. For Republic of Ireland Division, indexed Open Market Values have been used. For AIB (UK), the values have been indexed.
(b) Balance or limit as at 31st December 2010 is used.
(c) The valuations reflect the security structure in place for individual borrowers.

(7) Total exposures is the total EAD according to the CRD definition based on which the bank computes RWA for credit risk. Total exposures, in addition to the exposures broken down by regulatory portfolios in this table, include EAD for securitisation transactions, counterparty credit risk, sovereigns, guaranteed by sovereigns, public sector entities and central banks.

Results of the 2011 EBA EU-wide stress test: Exposures to sovereigns (central and local governments), as of 31 December 2010, mln EUR [1,2]

Name of the bank: **Allied Irish Banks, p.l.c**

All values in million EUR

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)	of which: loans and advances	NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book [3]	DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES — Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK — Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M	Austria	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		52	0	0	0	0	0	0	0
3Y		41	0	0	0	0	0	0	0
5Y		119	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		212	0	212	0	0	0	0	0
3M	Belgium	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		215	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		215	0	215	0	0	0	0	0
3M	Bulgaria	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Cyprus	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Czech Republic	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Denmark	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		60	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		60	0	60	0	0	0	0	0
3M	Estonia	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Finland	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		19	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		25	0	0	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book [(3)]	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		44	0	44	0	0	0	0	0
3M	France	200	0	0	0	0	0	0	0
1Y	France	80	0	0	0	0	0	0	0
2Y	France	19	0	0	0	0	0	0	0
3Y	France	28	0	0	0	0	0	0	0
5Y	France	490	0	0	0	0	0	0	0
10Y	France	104	0	0	0	0	0	0	0
15Y	France	100	0	0	0	0	0	0	0
	France	1.021	0	1.021	0	0	0	0	0
3M	Germany	0	0	0	0	0	0	0	0
1Y	Germany	0	0	0	0	0	0	0	0
2Y	Germany	19	0	0	0	0	0	0	0
3Y	Germany	0	0	0	0	0	0	0	0
5Y	Germany	67	0	0	0	0	0	0	0
10Y	Germany	196	0	0	0	0	0	0	0
15Y	Germany	0	0	0	0	0	0	0	0
	Germany	282	0	282	0	0	0	0	0
3M	Greece	0	0	0	0	0	0	0	0
1Y	Greece	0	0	0	0	0	0	0	0
2Y	Greece	40	0	0	0	0	0	0	0
3Y	Greece	0	0	0	0	0	0	0	0
5Y	Greece	0	0	0	0	0	0	0	0
10Y	Greece	0	0	0	0	0	0	0	0
15Y	Greece	0	0	0	0	0	0	0	0
	Greece	40	0	40	0	0	0	0	0
3M	Hungary	0	0	0	0	0	0	0	0
1Y	Hungary	0	0	0	0	0	0	0	0
2Y	Hungary	10	0	0	0	0	0	0	0
3Y	Hungary	0	0	0	0	0	0	0	0
5Y	Hungary	49	0	0	0	0	0	0	0
10Y	Hungary	0	0	0	0	0	0	0	0
15Y	Hungary	0	0	0	0	0	0	0	0
	Hungary	59	0	59	0	0	0	0	0
3M	Iceland	0	0	0	0	0	0	0	0
1Y	Iceland	0	0	0	0	0	0	0	0
2Y	Iceland	0	0	0	0	0	0	0	0
3Y	Iceland	0	0	0	0	0	0	0	0
5Y	Iceland	0	0	0	0	0	0	0	0
10Y	Iceland	0	0	0	0	0	0	0	0
15Y	Iceland	0	0	0	0	0	0	0	0
	Iceland	0	0	0	0	0	0	0	0
3M	Ireland	75	0	0	0	0	0	0	0
1Y	Ireland	837	0	0	0	0	0	0	0
2Y	Ireland	700	0	0	0	0	0	0	0
3Y	Ireland	54	0	0	0	0	0	0	0
5Y	Ireland	811	0	0	0	0	0	0	0
10Y	Ireland	2.567	0	0	0	0	0	0	0
15Y	Ireland	0	0	0	0	0	0	48	0
	Ireland	5.043	0	5.043	0	0	0	48	0
3M	Italy	150	0	0	0	0	0	0	0
1Y	Italy	90	0	0	0	0	0	0	0
2Y	Italy	201	0	0	0	0	0	0	0
3Y	Italy	134	0	0	0	0	0	0	0
5Y	Italy	28	0	0	0	0	0	0	0
10Y	Italy	159	0	0	0	0	0	0	0
15Y	Italy	54	0	0	0	0	0	0	0
	Italy	816	0	816	0	0	0	0	0
3M	Latvia	0	0	0	0	0	0	0	0
1Y	Latvia	0	0	0	0	0	0	0	0
2Y	Latvia	0	0	0	0	0	0	0	0
3Y	Latvia	0	0	0	0	0	0	0	0
5Y	Latvia	0	0	0	0	0	0	0	0
10Y	Latvia	0	0	0	0	0	0	0	0
15Y	Latvia	0	0	0	0	0	0	0	0
	Latvia	0	0	0	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book (3)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3M	Liechtenstein	0	0	0	0	0	0	0	0
1Y	Liechtenstein	0	0	0	0	0	0	0	0
2Y	Liechtenstein	0	0	0	0	0	0	0	0
3Y	Liechtenstein	0	0	0	0	0	0	0	0
5Y	Liechtenstein	0	0	0	0	0	0	0	0
10Y	Liechtenstein	0	0	0	0	0	0	0	0
15Y	Liechtenstein	0	0	0	0	0	0	0	0
	Liechtenstein	0	0	0	0	0	0	0	0
3M	Lithuania	0	0	0	0	0	0	0	0
1Y	Lithuania	0	0	0	0	0	0	0	0
2Y	Lithuania	0	0	0	0	0	0	0	0
3Y	Lithuania	0	0	0	0	0	0	0	0
5Y	Lithuania	0	0	0	0	0	0	0	0
10Y	Lithuania	0	0	0	0	0	0	0	0
15Y	Lithuania	0	0	0	0	0	0	0	0
	Lithuania	0	0	0	0	0	0	0	0
3M	Luxembourg	0	0	0	0	0	0	0	0
1Y	Luxembourg	0	0	0	0	0	0	0	0
2Y	Luxembourg	0	0	0	0	0	0	0	0
3Y	Luxembourg	0	0	0	0	0	0	0	0
5Y	Luxembourg	0	0	0	0	0	0	0	0
10Y	Luxembourg	0	0	0	0	0	0	0	0
15Y	Luxembourg	0	0	0	0	0	0	0	0
	Luxembourg	0	0	0	0	0	0	0	0
3M	Malta	0	0	0	0	0	0	0	0
1Y	Malta	0	0	0	0	0	0	0	0
2Y	Malta	0	0	0	0	0	0	0	0
3Y	Malta	0	0	0	0	0	0	0	0
5Y	Malta	0	0	0	0	0	0	0	0
10Y	Malta	0	0	0	0	0	0	0	0
15Y	Malta	0	0	0	0	0	0	0	0
	Malta	0	0	0	0	0	0	0	0
3M	Netherlands	80	0	0	0	0	0	0	0
1Y	Netherlands	0	0	0	0	0	0	0	0
2Y	Netherlands	0	0	0	0	0	0	0	0
3Y	Netherlands	0	0	0	0	0	0	0	0
5Y	Netherlands	29	0	0	0	0	0	0	0
10Y	Netherlands	58	0	0	0	0	0	0	0
15Y	Netherlands	200	0	0	0	0	0	0	0
	Netherlands	367	0	367	0	0	0	0	0
3M	Norway	0	0	0	0	0	0	0	0
1Y	Norway	0	0	0	0	0	0	0	0
2Y	Norway	0	0	0	0	0	0	0	0
3Y	Norway	0	0	0	0	0	0	0	0
5Y	Norway	0	0	0	0	0	0	0	0
10Y	Norway	0	0	0	0	0	0	0	0
15Y	Norway	0	0	0	0	0	0	0	0
	Norway	0	0	0	0	0	0	0	0
3M	Poland	0	0	0	0	0	0	0	0
1Y	Poland	0	0	0	0	0	0	0	0
2Y	Poland	0	0	0	0	0	0	0	0
3Y	Poland	0	0	0	0	0	0	0	0
5Y	Poland	0	0	0	0	0	0	0	0
10Y	Poland	0	0	0	0	0	0	0	0
15Y	Poland	0	0	0	0	0	0	0	0
	Poland	0	0	0	0	0	0	0	0
3M	Portugal	0	0	0	0	0	0	0	0
1Y	Portugal	125	0	0	0	0	0	0	0
2Y	Portugal	71	0	0	0	0	0	0	0
3Y	Portugal	21	0	0	0	0	0	0	0
5Y	Portugal	0	0	0	0	0	0	0	0
10Y	Portugal	27	0	0	0	0	0	0	0
15Y	Portugal	0	0	0	0	0	0	0	0
	Portugal	243	0	243	0	0	0	0	0
3M		0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book [3]	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3Y	Romania	0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Slovakia	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Slovenia	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Spain	0	0	0	0	0	0	0	0
1Y		26	0	0	0	0	0	0	0
2Y		163	0	0	0	0	0	0	0
3Y		145	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		335	0	335	0	0	0	0	0
3M	Sweden	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		27	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		27	0	27	0	0	0	0	0
3M	United Kingdom	465	0	0	0	0	0	0	0
1Y		123	0	0	0	0	0	0	0
2Y		11	0	0	0	0	0	0	0
3Y		10	0	0	0	0	0	0	0
5Y		39	0	0	0	0	0	0	0
10Y		526	0	0	0	0	0	0	0
15Y		319	0	0	0	0	0	0	0
		1.494	0	1.494	0	0	0	0	0
	TOTAL EEA 30	**10.257**	**0**	**10.257**	**0**	**0**	**0**	**48**	**0**
3M	United States	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Japan	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M		0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0

Residual Maturity	Country/Region	GROSS DIRECT LONG EXPOSURES (accounting value gross of specific provisions)		NET DIRECT POSITIONS (gross exposures (long) net of cash short position of sovereign debt to other counterparties only where there is maturity matching)				DIRECT SOVEREIGN EXPOSURES IN DERIVATIVES	INDIRECT SOVEREIGN EXPOSURES IN THE TRADING BOOK
			of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Trading book [3]	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)	Net position at fair values (Derivatives with positive fair value + Derivatives with negative fair value)
3Y	Other non EEA non Emerging countries	0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Asia	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Middle and South America	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Eastern Europe non EEA	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
3M	Others	0	0	0	0	0	0	0	0
1Y		0	0	0	0	0	0	0	0
2Y		0	0	0	0	0	0	0	0
3Y		0	0	0	0	0	0	0	0
5Y		0	0	0	0	0	0	0	0
10Y		0	0	0	0	0	0	0	0
15Y		0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0
	TOTAL	**10.257**	**0**	**10.257**	**0**	**0**	**0**	**48**	**0**

Notes and definitions

(1) The allocation of countries and exposures to macro areas and emerging/non-emerging is according to the IMF WEO country groupings. See: http://www.imf.org/external/pubs/ft/weo/2010/01/weodata/groups.htm

(2) The exposures reported in this worksheet cover only exposures to central and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (such exposures are however included in the total EAD reported in the worksheet "4 - EADs").

(3) According to the EBA methodologies, for the trading book assets banks have been allowed to offset only cash short positions having the same maturities (paragraph 202 of the Methodological note).