



2018 EU-wide Stress Test

Bank Name	Allied Irish Banks Group plc
LEI Code	635400AKJBGNS5WNQL34
Country Code	IE

2018 EU-wide Stress Test: Summary

Allied Irish Banks Group plc

	(min EUR, %)							
	Actual (starting year) 31/12/2017	Restated (starting year) 31/12/2017	Baseline Scenario			Adverse Scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	2,176		2,130	2,118	2,111	1,859	1,821	1,767
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	94		70	70	70	35	53	53
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	113		-556	-229	-232	-1,775	-573	-568
Profit or (-) loss for the year	1,114		230	450	443	-1,550	-168	-218
Coverage ratio: non-performing exposure (%)	28.81%	33.83%	34.31%	33.62%	33.01%	41.42%	40.21%	39.00%
Common Equity Tier 1 capital	10,767	10,754	10,958	10,955	10,957	9,266	8,747	8,087
Total Risk exposure amount (all transitional adjustments included)	51,728	51,695	52,149	52,060	51,962	52,485	53,138	54,593
Common Equity Tier 1 ratio, %	20.81%	20.80%	21.01%	21.04%	21.09%	17.65%	16.46%	14.81%
Fully loaded Common Equity Tier 1 ratio, %	17.48%	17.03%	17.21%	17.96%	18.69%	13.19%	12.64%	11.83%
Tier 1 capital	11,028	11,014	11,172	11,194	11,211	9,513	9,011	8,361
Total leverage ratio exposures	92,328	92,313	92,313	92,313	92,313	92,313	92,313	92,313
Leverage ratio, %	11.94%	11.93%	12.10%	12.13%	12.14%	10.31%	9.76%	9.06%
Fully loaded leverage ratio, %	10.30%	10.05%	10.25%	10.68%	11.10%	8.04%	7.83%	7.56%
Memorandum items								
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²			0	0	0	0	0	0
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Allied Irish Banks Group plc	(min EUR, %)														
	Central banks and central governments	0	0	9,030	0	0	0	269	0	5,097	0	0	0	0	-
	Institutions	0	0	10,064	0	0	0	1,828	0	789	0	0	0	0	-
	Corporates	0	0	11,021	716	0	0	10,198	0	10,503	1,097	472	375	34.2%	
	Corporates - Of Which: Specialised Lending	0	0	358	0	0	0	290	0	319	5	0	0	3.0%	
	Corporates - Of Which: SME	0	0	3,130	640	0	0	3,598	0	2,833	936	394	313	33.4%	
	Retail	18,041	2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	24.0%	
	Retail - Secured on real estate property	18,041	2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	24.0%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	18,041	2,067	0	0	4,977	1,566	0	0	17,741	2,368	621	568	24.0%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	0	-
Securitisation									0	0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		18,041	2,067	30,116	716	4,977	1,566	12,294	0	34,130	3,465	1,093	942	27.2%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
Ireland	(min EUR, %)														
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	0	0	492	0	0	0	152	0	1	0	0	0	0	-
	Corporates	0	0	7,057	713	0	0	6,692	0	6,635	1,065	453	360	33.8%	
	Corporates - Of Which: Specialised Lending	0	0	308	0	0	0	249	0	286	4	0	0	3.0%	
	Corporates - Of Which: SME	0	0	3,126	639	0	0	3,594	0	2,829	936	394	313	33.4%	
	Retail	17,981	2,051	0	0	4,935	1,553	0	0	17,683	2,349	615	562	23.9%	
	Retail - Secured on real estate property	17,981	2,051	0	0	4,935	1,553	0	0	17,683	2,349	615	562	23.9%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	17,981	2,051	0	0	4,935	1,553	0	0	17,683	2,349	615	562	23.9%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	0	-
Securitisation									0	0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		17,981	2,051	7,549	713	4,935	1,553	6,844	0	24,318	3,415	1,068	922	27.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
United Kingdom	(min EUR, %)														
	Central banks and central governments	0	0	4,948	0	0	0	0	0	4,786	0	0	0	0	-
	Institutions	0	0	3,524	0	0	0	788	0	331	0	0	0	0	-
	Corporates	0	0	407	0	0	0	415	0	384	0	0	0	2.2%	
	Corporates - Of Which: Specialised Lending	0	0	34	0	0	0	21	0	16	0	0	0	-	
	Corporates - Of Which: SME	0	0	4	0	0	0	4	0	4	0	0	0	0.0%	
	Retail	28	9	0	0	26	6	0	0	27	10	3	3	28.2%	
	Retail - Secured on real estate property	28	9	0	0	26	6	0	0	27	10	3	3	28.2%	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Secured on real estate property - Of Which: non-SME	28	9	0	0	26	6	0	0	27	10	3	3	28.2%	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	-	
	Equity									0	0	0	0	0	-
Securitisation									0	0	0	0	0	-	
Other non-credit obligation assets									0	0	0	0	0	-	
IRB TOTAL		28	9	8,778	0	26	6	1,202	0	5,527	11	4	3	27.6%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB
Allied Irish Banks Group plc

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
United States	Central banks and central governments	0	0	312	0	0	0	0	0	312	0	0	0	0
	Institutions	0	0	247	0	0	0	55	0	197	0	0	0	0
	Corporates	0	0	2,181	0	0	0	1,797	0	2,136	29	17	14	48.6%
	Corporates - Of Which: Specialised Lending	0	0	5	0	0	0	9	0	5	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	9	1	0	0	4	1	0	0	9	1	0	0	16.9%
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	9	1	0	0	4	1	0	0	9	1	0	0	16.9%
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity									0	0	0	0	0
	Securitisation									0	0	0	0	0
Other non-credit obligation assets									0	0	0	0	0	
IRB TOTAL		9	1	2,739	0	4	1	1,852	0	2,654	30	17	47.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	Central banks and 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: non-SME													
	Equity													
	Securitisation													
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017												
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		A-IRB		F-IRB		A-IRB		F-IRB						
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mln EUR, %)														
N.A.	Central banks and 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: non-SME													
	Equity													
	Securitisation													
Other non-credit obligation assets														
IRB TOTAL														

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and 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: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and 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: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated 31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
(min EUR, %)															
N.A.	Central banks and 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: non-SME														
	Equity														
Securitisation															
Other non-credit obligation assets															
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and 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: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated													
		31/12/2017													
		Exposure values				Risk exposure amounts				Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	
		A-IRB		F-IRB		A-IRB		F-IRB							
(min EUR, %)		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted						
N.A.	Central banks and 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: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
IRB TOTAL															

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Allied Irish Banks Group plc	Central banks and central governments	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%
	Institutions	789	0	0	0	40.0%	789	0	0	0	40.0%	789	1	0	0	40.0%
	Corporates	10,301	1,298	575	488	37.6%	10,125	1,475	630	548	37.1%	9,956	1,644	682	603	36.7%
	Corporates - Of Which: Specialised Lending	217	9	1	1	9.4%	314	10	2	1	12.9%	312	12	3	2	15.3%
	Corporates - Of Which: SME	2,697	1,073	480	411	38.3%	2,581	1,188	520	456	38.4%	2,476	1,294	557	497	38.4%
	Retail	17,570	2,539	684	585	23.0%	17,405	2,703	698	601	22.2%	17,238	2,870	713	617	21.5%
	Retail - Secured on real estate property	17,570	2,539	684	585	23.0%	17,405	2,703	698	601	22.2%	17,238	2,870	713	617	21.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17,570	2,539	684	585	23.0%	17,405	2,703	698	601	22.2%	17,238	2,870	713	617	21.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	33,758	3,837	1,259	1,073	28.0%	33,417	4,178	1,328	1,149	27.5%	33,080	4,515	1,395	1,221	27.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
Ireland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Corporates	6,482	1,218	539	463	38.0%	6,352	1,348	583	513	38.0%	6,232	1,469	625	558	38.0%
	Corporates - Of Which: Specialised Lending	284	7	1	1	8.8%	282	9	2	1	12.2%	280	11	2	2	18.7%
	Corporates - Of Which: SME	2,693	1,072	480	411	38.3%	2,578	1,187	520	455	38.4%	2,473	1,292	557	496	38.4%
	Retail	17,514	2,518	678	580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Secured on real estate property	17,514	2,518	678	580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17,514	2,518	678	580	23.0%	17,350	2,682	692	596	22.2%	17,184	2,848	707	612	21.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,997	3,736	1,217	1,043	27.9%	23,703	4,030	1,275	1,108	27.5%	23,416	4,317	1,331	1,170	27.1%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ²	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		(mIn EUR, %)														
United Kingdom	Central banks and central governments	4,786	0	0	0	0.0%	4,786	0	0	0	0.0%	4,786	0	0	0	0.0%
	Institutions	330	0	0	0	40.0%	330	0	0	0	40.0%	330	0	0	0	40.0%
	Corporates	380	5	2	1	26.5%	376	9	3	2	26.1%	372	13	4	3	25.8%
	Corporates - Of Which: Specialised Lending	16	0	0	0	26.0%	16	0	0	0	26.0%	16	0	0	0	26.0%
	Corporates - Of Which: SME	4	0	0	0	38.1%	4	1	0	0	37.7%	3	1	0	0	37.6%
	Retail	26	11	3	3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.8%
	Retail - Secured on real estate property	26	11	3	3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.8%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	26	11	3	3	27.1%	26	12	3	3	26.4%	25	12	3	3	25.8%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,522	16	6	4	27.0%	5,517	21	7	5	26.4%	5,512	25	8	7	26.0%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and 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: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(min EUR, %)																
N.A.	Central banks and 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: non-SME															
	Equity															
	Securitisation															
Other non-credit obligation assets																
IRB TOTAL																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk IRB

Allied Irish Banks Group plc

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Allied Irish Banks Group plc	Central banks and central governments	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%	5,097	0	0	0	0.0%
	Institutions	789	0	0	0	40.0%	789	1	0	0	40.0%	788	1	1	0	40.0%
	Corporates	10,280	1,319	649	525	39.8%	10,008	1,592	759	620	38.9%	9,686	1,914	867	730	38.2%
	Corporates - Of Which: Specialised Lending	316	8	3	2	27.9%	313	11	4	3	27.3%	308	16	6	3	26.9%
	Corporates - Of Which: SME	2,680	1,089	543	444	40.9%	2,508	1,261	622	518	40.9%	2,312	1,457	699	597	41.0%
	Retail	17,543	2,565	903	724	28.2%	17,297	2,812	955	770	27.4%	16,990	3,119	1,010	827	26.5%
	Retail - Secured on real estate property	17,543	2,565	903	724	28.2%	17,297	2,812	955	770	27.4%	16,990	3,119	1,010	827	26.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17,543	2,565	903	724	28.2%	17,297	2,812	955	770	27.4%	16,990	3,119	1,010	827	26.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	33,710	3,885	1,552	1,249	32.1%	33,191	4,404	1,714	1,390	31.6%	32,561	5,034	1,877	1,558	30.9%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
Ireland	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1	0	0	0	40.0%	1	0	0	0	40.0%	1	0	0	0	40.0%
	Corporates	6,464	1,236	606	499	40.3%	6,266	1,434	695	578	40.3%	6,038	1,662	783	669	40.2%
	Corporates - Of Which: Specialised Lending	294	8	3	2	28.9%	281	11	4	3	27.4%	272	15	5	4	27.1%
	Corporates - Of Which: SME	2,677	1,088	542	444	40.8%	2,505	1,260	621	515	40.9%	2,309	1,456	698	596	41.0%
	Retail	17,487	2,545	896	718	28.2%	17,242	2,790	947	764	27.4%	16,937	3,095	1,002	820	26.5%
	Retail - Secured on real estate property	17,487	2,545	896	718	28.2%	17,242	2,790	947	764	27.4%	16,937	3,095	1,002	820	26.5%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	17,487	2,545	896	718	28.2%	17,242	2,790	947	764	27.4%	16,937	3,095	1,002	820	26.5%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	23,951	3,782	1,501	1,217	32.2%	23,510	4,223	1,642	1,341	31.8%	22,976	4,757	1,784	1,489	31.3%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mIn EUR, %)																
United Kingdom	Central banks and central governments	4,786	0	0	0	0.0%	4,786	0	0	0	0.0%	4,786	0	0	0	0.0%
	Institutions	330	0	0	0	40.0%	330	0	0	0	40.0%	330	0	0	0	40.0%
	Corporates	379	5	3	1	27.0%	373	11	5	3	26.2%	365	19	7	5	25.8%
	Corporates - Of Which: Specialised Lending	16	0	0	0	26.0%	16	0	0	0	26.0%	16	1	0	0	26.0%
	Corporates - Of Which: SME	4	0	0	0	40.6%	3	1	0	0	40.2%	3	1	1	0	40.2%
	Retail	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Secured on real estate property	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Secured on real estate property - Of Which: non-SME	26	11	4	4	31.4%	25	12	4	4	30.8%	24	13	4	4	30.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
Other non-credit obligation assets	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-	
IRB TOTAL	5,521	16	8	5	30.1%	5,514	24	10	7	28.7%	5,505	32	12	9	27.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Allied Irish Banks Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Allied Irish Banks Group plc	Central governments or central banks	12,442	0	209	0	1,255	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	39	0	38	0	38	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	7,866	655	7,742	553	6,856	928	358	288	31.0%
	of which: SME	2,902	325	2,827	295	2,760	467	179	141	30.2%
	Retail	4,530	409	3,249	163	4,417	522	476	340	65.1%
	of which: SME	1,336	167	953	56	1,287	216	187	147	68.3%
	Secured by mortgages on immovable property	17,490	3,332	9,687	2,613	17,121	3,700	1,334	1,205	32.6%
	of which SME	2,389	783	2,331	714	2,384	788	275	256	32.5%
	Items associated with particularly high risk	357	708	1,400	487	692	733	404	388	52.9%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			292		0				0.0%
	Securitisation									
Other exposures			830	14	0	0	0	0	0.0%	
Standardised Total		44,941	5,113	23,447	3,830	30,380	5,883	2,573	2,220	37.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
Ireland	Central governments or central banks	12,411	0	170	0	1,224	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2,286	536	2,224	441	1,743	679	257	228	33.6%
	of which: SME	965	249	928	216	877	336	120	103	30.5%
	Retail	4,197	382	3,007	144	4,087	492	455	327	66.4%
	of which: SME	1,335	166	953	56	1,286	215	187	147	68.3%
	Secured by mortgages on immovable property	13,993	3,022	7,272	2,379	13,671	3,344	1,186	1,083	32.4%
	of which SME	1,344	684	1,313	631	1,344	694	224	219	31.6%
	Items associated with particularly high risk	646	569	938	407	472	590	316	302	51.1%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	0	0	0	0.0%
Other exposures					0	0	0	0	0.0%	
Standardised Total		34,999	4,517	14,609	3,382	21,197	5,106	2,213	1,940	38.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
		Non-defaulted	Defaulted	Non-defaulted	Defaulted					
(mIn EUR, %)										
United Kingdom	Central governments or central banks	19	0	8	0	19	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	5,350	101	5,289	97	4,887	229	88	47	20.4%
	of which: SME	1,893	75	1,855	78	1,839	130	59	39	29.7%
	Retail	322	26	234	19	319	28	20	12	41.9%
	of which: SME	1	0	1	0	1	0	0	0	34.7%
	Secured by mortgages on immovable property	3,288	261	2,241	210	3,247	302	117	94	31.0%
	of which: SME	1,009	89	988	83	1,005	94	50	37	39.5%
	Items associated with particularly high risk	224	133	332	78	220	137	84	81	59.3%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation					0	0	0	0	0.0%
Other exposures					0	0	0	0	0.0%	
Standardised Total		9,352	521	8,226	407	8,692	697	308	233	33.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Allied Irish Banks Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
United States	Central governments or central banks	12	0	31	0	12	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	39	0	38	0	38	0	1	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	16	8	16	6	16	8	3	3	32.7%
	of which: SME	10	0	10	0	10	0	0	0	0.0%
	Retail	1	0	1	0	1	0	0	0	81.9%
	of which: SME	0	0	0	0	0	0	0	0	43.1%
	Secured by mortgages on immovable property	6	5	2	3	6	5	2	2	39.7%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	86	0	129	0	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
Securitisation										
Other exposures					0	0	0	0	0.0%	
Standardised Total	162	14	219	9	74	14	6	5	36.7%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(min EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

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Allied Irish Banks Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
N.A.	(min EUR, %)									
	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

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Allied Irish Banks Group plc

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Restated								
		31/12/2017								
		Exposure values		Risk exposure amounts		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
Non-defaulted	Defaulted	Non-defaulted	Defaulted							
(mln EUR, %)										
N.A.	Central governments or central banks									
	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									
	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										

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Allied Irish Banks Group plc

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mtn EUR, %)																			
United States	Central governments or central banks	12	0	0	0	40.0%	12	0	0	0	40.0%	12	0	0	0	40.0%			
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Public sector entities	38	1	1	0	22.2%	37	1	1	0	22.2%	37	2	1	0	22.2%			
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Corporates	16	9	3	3	32.5%	16	9	3	3	32.4%	16	9	3	3	32.2%			
	of which: SME	10	0	0	0	25.3%	10	0	0	0	25.2%	10	0	0	0	25.2%			
	Retail	1	0	0	0	79.8%	1	0	0	0	78.1%	1	1	0	0	76.6%			
	of which: SME	0	0	0	0	43.9%	0	0	0	0	45.2%	0	0	0	0	46.4%			
	Secured by mortgages on immovable property	6	5	2	2	39.0%	6	5	2	2	38.5%	5	6	2	2	38.1%			
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Items associated with particularly high risk	0	0	0	0	24.4%	0	0	0	0	24.4%	0	0	0	0	24.4%			
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%			
Securitisation	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%				
Standardised Total	73	15	6	5	35.9%	72	16	6	6	35.2%	71	17	7	6	34.6%				

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mtn EUR, %)																			
N.A.	Central governments or central banks																		
	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																		
	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																			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

		Baseline Scenario																	
		31/12/2018					31/12/2019					31/12/2020							
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹			
(mtn EUR, %)																			
N.A.	Central governments or central banks																		
	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																		
	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																			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note

2018 EU-wide Stress Test: Credit risk STA

Allied Irish Banks Group plc

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
(mln EUR, %)																
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Credit risk STA

Allied Irish Banks Group plc

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

(mln EUR, %)		Adverse Scenario														
		31/12/2018					31/12/2019					31/12/2020				
		Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
N.A.	Central governments or central banks															
	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															
	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																

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

2018 EU-wide Stress Test: Risk exposure amounts

Allied Irish Banks Group plc

(mln EUR)

	Actual	Restated	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	46,319	46,115	46,582	46,505	46,429	46,903	47,573	48,984
Risk exposure amount for securitisations and re-securitisations	49	0	55	60	65	68	96	121
Risk exposure amount other credit risk	46,270	46,115	46,527	46,445	46,364	46,836	47,477	48,864
Risk exposure amount for market risk	1,156	1,156	1,156	1,156	1,156	1,212	1,214	1,272
Risk exposure amount for operational risk	4,248	4,248	4,248	4,248	4,248	4,248	4,248	4,248
Other risk exposure amounts	5	5	5	5	5	5	5	5
Total risk exposure amount	51,728	51,524	51,991	51,914	51,838	52,369	53,039	54,510

2018 EU-wide Stress Test: Capital

Allied Irish Banks Group plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
(m€ EUR,%)									
A	OWN FUNDS	11,672	11,431	11,509	11,554	11,603	9,963	9,457	8,813
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	10,767	10,754	10,958	10,955	10,957	9,266	8,747	8,087
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,697	1,697	1,697	1,697	1,697	1,697	1,697	1,697
A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
A.1.2	Retained earnings	12,844	12,594	12,718	12,996	13,269	11,007	10,802	10,547
A.1.3	Accumulated other comprehensive income	644	628	628	628	628	144	144	144
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	1,238	1,222	1,222	1,222	1,222	738	738	738
A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	77	77	77	77	77	90	90	90
A.1.3.3	Other OCI contributions	-671	-671	-671	-671	-671	-684	-684	-684
A.1.4	Other Reserves	-2,398	-2,398	-2,398	-2,398	-2,398	-2,385	-2,385	-2,385
A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters	-273	-273	-273	-273	-273	-14	-14	-14
A.1.8	(-) Intangible assets (including Goodwill)	-569	-569	-569	-569	-569	-569	-569	-569
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-2,764	-2,764	-2,715	-2,621	-2,528	-2,851	-2,851	-2,851
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets	-139	-139	-139	-139	-139	-118	-118	-118
A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0	0
A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	0	0	0	0
A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0	0	0	0
A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0	0
A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0	0
A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	0	0	0	0
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0	0
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	0	0	0	0
OWN FUNDS									
A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-267						
A.1.21.1	Of which: subject to transitional arrangements		-267	-400	-380	-368	-679	-725	-710
A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		308	308	308	308	308	308	308
A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	131	103	86	530	595	574
A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		41	39	31	26	199	179	172
A.1.22	Transitional adjustments	1,724	1,978	2,009	1,633	1,269	2,356	2,042	1,637
A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		253	380	323	258	645	616	497
A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		253	380	323	258	645	616	497
A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
A.1.22.4	Other transitional adjustments to CET1 Capital	1,724	1,724	1,629	1,310	1,011	1,711	1,426	1,141
A.1.22.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences	1,934	1,934	1,629	1,310	1,011	1,711	1,426	1,141
A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	-196	-196						

2018 EU-wide Stress Test: Capital

Allied Irish Banks Group plc

		Actual	Restated	Baseline Scenario			Adverse Scenario		
		31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
		(m€ EUR,%)							
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	A.2	260	260	213	239	254	247	265	274
	A.2.1	291	297	303	317	331	352	360	373
	A.2.2	0	0	0	0	0	0	0	0
	A.2.3	0	0	0	0	0	0	0	0
	A.2.4	-31	-37	-90	-78	-76	-105	-95	-99
	A.2.4.1	-7	-7	-7	-7	-7	-7	-7	-7
	A.3	11,028	11,014	11,172	11,194	11,211	9,513	9,011	8,361
	A.4	644	417	338	360	392	450	445	452
	A.4.1	492	501	511	531	549	585	596	616
	A.4.2	28	28	24	0	0	160	129	93
	A.4.3	125	-112	-197	-171	-157	-295	-279	-257
	A.4.3.1		-54	-69	-60	-48	-148	-147	-121
A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
TOTAL RISK EXPOSURE AMOUNT	B	51,728	51,524	51,991	51,914	51,838	52,369	53,039	54,510
	B.1	0	0	0	0	0	0	0	0
	B.2		171	158	146	124	116	98	83
CAPITAL RATIOS (%) Transitional period	C.1	20.81%	20.80%	21.01%	21.04%	21.09%	17.65%	16.46%	14.81%
	C.2	21.32%	21.31%	21.42%	21.50%	21.58%	18.13%	16.96%	15.32%
	C.3	22.56%	22.11%	22.07%	22.19%	22.33%	18.98%	17.80%	16.14%
Fully loaded CAPITAL	D.1	9,043	8,777	8,949	9,322	9,688	6,910	6,705	6,450
	D.2	9,334	9,074	9,253	9,639	10,019	7,262	7,065	6,822
	D.3	9,853	9,603	9,787	10,170	10,568	8,006	7,790	7,532
CAPITAL RATIOS (%) Fully loaded	E.1	17.48%	17.03%	17.21%	17.96%	18.69%	13.19%	12.64%	11.83%
	E.2	18.04%	17.61%	17.80%	18.57%	19.33%	13.87%	13.32%	12.52%
	E.3	19.05%	18.64%	18.83%	19.59%	20.39%	15.29%	14.69%	13.82%
Memorandum Items	F	0	0	0	0	0	0	0	0
	G			0	0	0	0	0	0
	G.1			0	0	0	0	0	0
	H.1	92,328	92,313	92,313	92,313	92,313	92,313	92,313	92,313
	H.2	90,593	90,281	90,281	90,281	90,281	90,281	90,281	90,281
	H.3	11.94%	11.93%	12.10%	12.13%	12.14%	10.31%	9.76%	9.06%
	H.4	10.30%	10.05%	10.25%	10.68%	11.10%	8.04%	7.83%	7.56%
Transitional combined buffer requirements (%)	P.1	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.3	0.00%	0.00%	0.00%	0.50%	1.00%	0.00%	0.50%	1.00%
	P.4	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5.1	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
P.6	1.25%	1.25%	1.88%	3.00%	3.50%	1.88%	3.00%	3.50%	

(1) Conversions not considered for CET1 computation

(2) Excluding instruments included in row F

2018 EU-wide Stress Test: P&L

Allied Irish Banks Group plc

	Actual	Baseline scenario			Adverse scenario		
	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
(mln EUR)							
Net interest income	2,176	2,130	2,118	2,111	1,859	1,821	1,767
Interest income	2,718	2,556	2,579	2,662	2,638	2,814	2,884
Interest expense	-542	-426	-461	-551	-780	-992	-1,117
Dividend income	28	28	28	28	21	21	21
Net fee and commission income	391	391	391	391	332	332	332
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	94	70	70	70	35	53	53
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					-41		
Other operating income not listed above, net	312	0	0	0	4	0	0
Total operating income, net	3,001	2,620	2,607	2,600	2,210	2,228	2,173
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	113	-556	-229	-232	-1,775	-573	-568
Other income and expenses not listed above, net	-1,808	-1,735	-1,735	-1,735	-1,985	-1,823	-1,823
Profit or (-) loss before tax from continuing operations	1,306	329	643	633	-1,550	-168	-218
Tax expenses or (-) income related to profit or loss from continuing operations	-192	-99	-193	-190	0	0	0
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	1,114	230	450	443	-1,550	-168	-218
Amount of dividends paid and minority interests after MDA-related adjustments	326	106	172	170	37	37	37
Attributable to owners of the parent net of estimated dividends	788	124	278	273	-1,587	-205	-255
Memo row: Impact of one-off adjustments		102	102	102	102	102	102
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No

2018 EU-wide Stress Test: Major capital measures and realised losses

Allied Irish Banks Group plc

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 30 June 2018	mln EUR
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0

2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

Allied Irish Banks Group plc

	Actual						
	31/12/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing		On performing exposures ²	On non-performing exposures ³	
			Of which: defaulted				
(mln EUR)							
Debt securities (including at amortised cost and fair value)	15,860	0	8	0	0	3	0
Central banks	0	0	0	0	0	0	0
General governments	10,833	0	0	0	0	0	0
Credit institutions	4,532	0	0	0	0	0	0
Other financial corporations	441	0	8	0	0	3	0
Non-financial corporations	54	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	70,471	133	10,181	7,746	624	2,719	6,680
Central banks	6,269	0	0	0	0	0	0
General governments	385	0	24	23	6	1	0
Credit institutions	788	0	0	0	0	0	0
Other financial corporations	486	0	15	9	2	8	5
Non-financial corporations	25,532	30	4,767	3,273	289	1,376	2,784
Households	37,010	103	5,375	4,442	326	1,334	3,891
DEBT INSTRUMENTS other than HFT	86,331	133	10,189	7,746	624	2,722	6,680
OFF-BALANCE SHEET EXPOSURES	11,111		322	208	0	0	0

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

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2018 EU-wide Stress Test

Information on performing and forborne exposures¹

Allied Irish Banks Group plc

	Actual				
	31/12/2017				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		
(mln EUR)					
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,027	5,615	1,283	995	5,821
Central banks	0	0	0	0	0
General governments	2	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	6	6	1	1	4
Non-financial corporations	2,629	2,268	493	360	1,642
Households	5,390	3,341	790	634	4,175
DEBT INSTRUMENTS other than HFT	8,027	5,615	1,283	995	5,821
Loan commitments given	109	75	0	0	0

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