Annex II - Capital instruments' main features table as at 31 December 2017

Instrument name	Ordinary shares	€500m Additional Tier 1 Perpetual Contingent Temporary Write-down securities	€750m Subordinated Tier 2 Notes due 2025, Callable 2020		£368m Subordinated Notes due June 2019 (maturity extended to 2035 as a result of the SLO)	£500m Subordinated Callable Fixed/Floating Rate Notes due M 2025 (maturity extended to 2035 result of the SLO)
			Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.	Allied Irish Banks, p.l.c.
Issuer	AIB Group plc.	Allied Irish Banks, p.l.c.				
Unique identifier	N/A	XS1328798779	XS1325125158	XS0232498393	XS0435957682	XS0214107053
Governing law(s) of the instrument	Irish	English Law, except for subordination and set-off provisions governed by Irish law	English Law, with subordination governed by Irish	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law	English Law, with subordination governed by Irish law
	IISII	providents governed by mornida		mon tav	governed by mornan	governed by mornaw
Regulatory treatment		<u> </u>		1	T	
Transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2
Post-transitional CRR rules	Common Equity Tier 1	Additional Tier 1	Tier 2	N/A	Tier 2	Tier 2
Eligible at solo/(sub-) consolidated/sols and						
(sub-) consolidated	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo	Group and solo
Instrument type (types to be specified by		Perpetual Contingent Temporary Writedown				
each jurisdiction)	Ordinary shares	securities	Subordinated notes	Subordinated notes	Subordinated notes	Subordinated notes
Amount recognised in regulatory capital (currency in millions as of most recent	, , , , , , , , , , , , , , , , , , , ,					
reporting date)	€1,696 million	€494 million	€750 million	NIL	€32 million	€1 million
Nominal amount of instrument	€1,696 million	€500 million	€750 million	€25.5 million	£79 million	£1 million
Issue price	€0.625 each (current issue price)	Par	99.876	99.935	100	2111111011
Redemption price	Non-redeemable	Non-redeemable	Par	Nominal amount	Nominal amount	Nominal amount
Accounting classification	Shareholders' equity	Shareholders' equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Original date of issuance	Multiple (ordinary shares)	3 Dec 2015	26 Nov 2015	24 October 2005	25 June 2009	10 March 2005
Perpetual or dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated
Original maturity date	No maturity	No maturity	26 November 2025	24 April 2035	25 June 2035	10 March 2035
Issuer call subject to prior supervisory	110 materity	The manually	20 11010111001 2020	2-17pm 2000	20 0010 2000	TO HIGHER EUGO
approval	N/A	Yes	Yes	No	No	No
Optional call date, contingent call dates,			1.55	1.02		From interest payent date Mar
and redemption amount	N/A	3 December 2020 First Reset Date (3 December 2020) or any	26 November 2020	From interest payment date October 2012	N/A	2020
Subsequent call dates, if applicable	N/A	Interest Payment Date thereafter	N/A	Quarterly thereafter	N/A	Quarterly thereafter
Coupons/dividends						
Fixed or floating dividend/coupon	N/A	Fixed	Fixed	N/A	N/A	N/A
Coupon rate and any related index	N/A	7.375%	4.125%	N/A	N/A	N/A
Existence of a dividend stopper	No	Yes	No	No	No	No
Fully discretionary, partially discretionary or mandatory (interms of timing)	Fully discretionary	Fully discretionary	Mandatory	Fully discretionary	Fully discretionary	Fully discretionary
Fully discretionary, partially discretionary or	Fully discretionary	Fully discretionary		Fully discretionary	Fully discretionary	Fully discretionary
mandatory (in terms of amount) Existence of step up or other incentive to		rully discretionally	Mandatory	rully discretionally	rully discretionally	rully discretionally
	,,					
		No	No	No	No	No
redeem	No	No No cumulativo	110	No N/A	110	140
redeem Non-cumulative or cumulative	No N/A	Non-cumulative	Cumulative	N/A	N/A	N/A
redeem Non-cumulative or cumulative Convertible or non-convertible	No N/A Non-convertible	Non-cumulative Non-convertible	Cumulative Non-convertible	N/A Non-convertible	N/A Non-convertible	N/A Non-convertible
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No N/A	Non-cumulative	Cumulative	N/A	N/A	N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	No N/A Non-convertible	Non-cumulative Non-convertible N/A	Cumulative Non-convertible	N/A Non-convertible N/A	N/A Non-convertible	N/A Non-convertible
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No N/A Non-convertible N/A N/A	Non-cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	N/A Non-convertible N/A N/A	N/A Non-convertible N/A N/A	N/A Non-convertible N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible if convertible, conversion trigger(s) if convertible, fully or partially if convertible, conversion rate	No N/A Non-convertible	Non-cumulative Non-convertible N/A	Cumulative Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No N/A Non-convertible N/A N/A	Non-cumulative Non-convertible N/A N/A	Cumulative Non-convertible N/A N/A	N/A Non-convertible N/A N/A	N/A Non-convertible N/A N/A	N/A Non-convertible N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type	No N/A Non-convertible N/A N/A N/A N/A	Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No N/A Non-convertible N/A N/A N/A	Non-cumulative Non-convertible N/A N/A N/A N/A	Cumulative Non-convertible N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A	N/A Non-convertible N/A N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion, mandatory or optional conversible into If convertible, specify instrument type convertible into If convertible, specify instrument it	No N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, lugly or partially If convertible, conversion rate If convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify instrument if Convertible, specify instrument if Convertible, specify issuer of instrument instrument if Convertible, specify issuer of instrument instrument instrument instrument instrument instrument instrument instrument inst	No N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Non-cumulative Non-convertible Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
redeem Onn-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, luly or partially If convertible, luly or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument If If convertible, specify instrument If If convertible, specify issuer of instrument If Convertible, specify is	No N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, fully or partially If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional convertible If convertible into If convertible into If convertible into Write-down features Write-down features	No N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	Non-cumulative Non-convertible Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A Nu/A	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A	N/A Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument if Convertible, specify insure of instrument it Write-down features If write-down, write-down trigger(s)	No N/A Non-convertible N/A	Non-cumulative Non-convertible NVA NVA NVA NVA NVA NVA NVA NVA NVA	Cumulative Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A
redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional convertible, mandatory or optional convertible, specify instrument type convertible into If convertible, specify issuer of instrument it write-down features If write-down, write-down trigger(s)	No N/A N/A Non-convertible N/A	Non-cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A If the CET1 ratio of Allied Irish Banks, p.l.c. or the Group at any time falls below 7% (a trigger event) and is not a winding up, subject to certain conditions Allied Irish Banks, p.l.c. may write down	Cumulative Non-convertible N/A N/A N/A N/A N/A N/A N/A N/	N/A Non-convertible N/A	N/A NOn-convertible N/A	N/A Non-convertible N/A
edeem Non-cumulative or cumulative Convertible or non-convertible f convertible, conversion trigger(s) f convertible, conversion rate f convertible, conversion rate f convertible, mandatory or optional conversion f convertible, specify instrument type convertible into f convertible, specify issuer of instrument it f convertible, specify issuer of instrument it f write-down features f write-down, write-down trigger(s) f write-down, full or partial	No N/A Non-convertible N/A	Non-cumulative Non-convertible NVA NVA NVA NVA NVA NVA NVA NVA Ves If the CET1 ratio of Allied Irish Banks, p.l.c. or the Group at any time falls below 7% (a trigger event) and is not a winding up, subject to certain conditions Allied Irish Banks, p.l.c. may write down the AT1 instrument Fully or partially	Cumulative Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A
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redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify insure of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If convertible, specify issuer of instrument it If write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in	No N/A	Non-cumulative Non-convertible N/A	Cumulative Non-convertible N/A	N/A	N/A	N/A Non-convertible N/A
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redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type conversion If convertible, specify instrument type convertible into If convertible, specify instrument it Write-down features If write-down, write-down trigger(s) If write-down, permanent or temporary If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately sentor to instrument)	No No N/A Non-convertible N/A	Non-cumulative Non-convertible N/A	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	N/A	N/A	N/A Non-convertible N/A
redeem Non-cumulative or cumulative Convertible or non-convertible of convertible, conversion trigger(s) of convertible, conversion rate of convertible, conversion rate of convertible, sulty or partially of convertible, specially or optional conversion of convertible, specially instrument type convertible into of convertible, specially instrument it of convertible, specially instrument of conv	No N/A N/A Non-convertible N/A	Non-cumulative Non-convertible NVA	Cumulative Non-convertible NI/A NI/A NI/A NI/A NI/A NI/A NI/A NI/A	N/A Non-convertible N/A	N/A Non-convertible N/A	N/A Non-convertible N/A