

ALLIED IRISH BANKS, P.L.C.

	CPP Disbursement Date 12/23/2008	RSSD (Holding Company) 1242601	Number of Insured Depository Institutions 2	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$72,062	\$68,768	-4.6%	
Loans	\$53,381	\$51,957	-2.7%	
<i>Construction & development</i>	\$5,764	\$4,913	-14.8%	
<i>Closed-end 1-4 family residential</i>	\$6,486	\$6,510	0.4%	
<i>Home equity</i>	\$5,531	\$5,855	5.9%	
<i>Credit card</i>	\$0	\$0		
<i>Other consumer</i>	\$5,514	\$5,065	-8.1%	
<i>Commercial & Industrial</i>	\$11,515	\$10,409	-9.6%	
<i>Commercial real estate</i>	\$12,734	\$13,857	8.8%	
Unused commitments	\$16,717	\$15,160	-9.3%	
Securitization outstanding principal	\$8,505	\$9,558	12.4%	
Mortgage-backed securities (GSE and private issue)	\$7,129	\$6,344	-11.0%	
Asset-backed securities	\$342	\$0	-99.9%	
Other securities	\$1,128	\$865	-23.3%	
Cash & balances due	\$1,687	\$1,370	-18.8%	
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$1,028	\$1,246	21.3%	
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$976	\$1,159	18.7%	
<i>Open-end HELOC originations sold (quarter)</i>	\$0	\$0		
Liabilities	\$64,534	\$60,208	-6.7%	
Deposits	\$48,046	\$47,792	-0.5%	
Total other borrowings	\$12,905	\$9,550	-26.0%	
FHLB advances	\$8,603	\$5,376	-37.5%	
Equity				
Equity capital at quarter end	\$7,528	\$8,560	13.7%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$254	\$173	NA	
Performance Ratios				
Tier 1 leverage ratio	7.2%	7.9%	--	
Tier 1 risk based capital ratio	7.6%	8.1%	--	
Total risk based capital ratio	11.4%	11.8%	--	
Return on equity ¹	5.5%	7.4%	--	
Return on assets ¹	0.6%	0.9%	--	
Net interest margin ¹	3.6%	4.0%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	85.0%	57.0%	--	
Loss provision to net charge-offs (qtr)	113.6%	107.5%	--	
Net charge-offs to average loans and leases ¹	1.1%	1.0%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
<i>Construction & development</i>	6.0%	8.1%	0.4%	0.9%
<i>Closed-end 1-4 family residential</i>	5.6%	7.0%	0.4%	0.4%
<i>Home equity</i>	0.4%	0.4%	0.1%	0.1%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	0.8%	1.2%	0.6%	0.5%
<i>Commercial & Industrial</i>	1.0%	2.3%	0.5%	0.3%
<i>Commercial real estate</i>	0.8%	1.8%	0.0%	0.1%
<i>Total loans</i>	1.9%	3.0%	0.3%	0.3%