

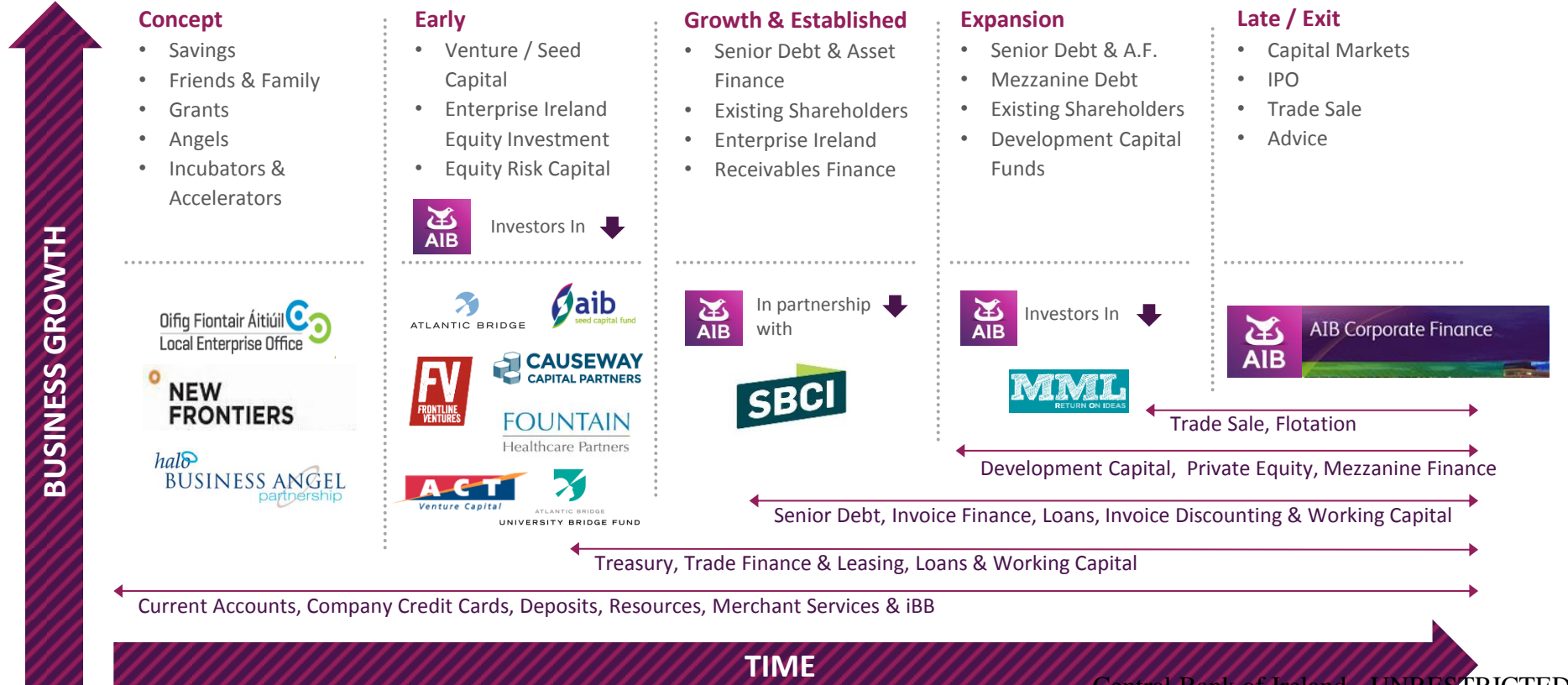


Funding Growth and Recovery

10 April 2017

Catherine Moroney
Head of Business Banking, AIB

AIB Supports Financing Solutions Across the Business Lifecycle



Supporting All Business Customers



96% Approval Rate

AIB approves 96% of all SME credit applications it receives

SBCI Funding

€400m SBCI funding
2% rate discount
€60m Agri SBCI drawn – fully utilised

€30k in 48 Hours

Decision SME applications up to €30k in 48 Hours

Over €1.2bn New SME Lending Drawdowns in 2016

Strong year on year new money increases seen. Evident across many sectors

34,000 New SME Sanctions in 2016

Strong and consistent year on year growth in numbers of SMEs supported

15,700 New Start-up Business Accounts in 2016

An area of particular focus for AIB underpinned by our 'Backing Brave' campaign

Closer to Customers' Needs

Local Markets

19 Local Markets – 206 Locations

Business & Finance 'Best Business Bank' Award 2016

Corporate & FDI

The market leader in Ireland for corporate business and bank of choice for international companies

Recovering Customers

Treatment strategies focused on optimising debt recovery - supporting and rehabilitating customers where feasible

Specialised Finance

Advisory, Mezzanine, Equity and Sponsor finance and PPP

Treasury

Treasury risk solutions for all business

Always-on Digital

Supported by Direct service

Partnerships and Innovation to Help Our Customers



Sector Specialists

- Dedicated Sector Specialists
- All key sectors



Strategic Partnerships

- Customer solutions
- E.g. exporting



The PorterShed

- HPSUs
- Co-working space
- Accelerator programme



Ludgate Hub

- Ireland's first rural digital hub



Outlook Reports

- Sector-specific research
- Shared with customers and KBIs



AIB Start-Up Academy

- National competition
- Start-Up Academy Summits
- Start-Up Academy Bootcamps



National Export Hub

- Partnership with IEA, PwC, Bord Bia and others
- Particularly relevant given Brexit impact



MyBusinessToolkit

- Cloud-based business tools
- E.g. accounting, payroll, receipt management, building a website

Equity Funding – Research Insights



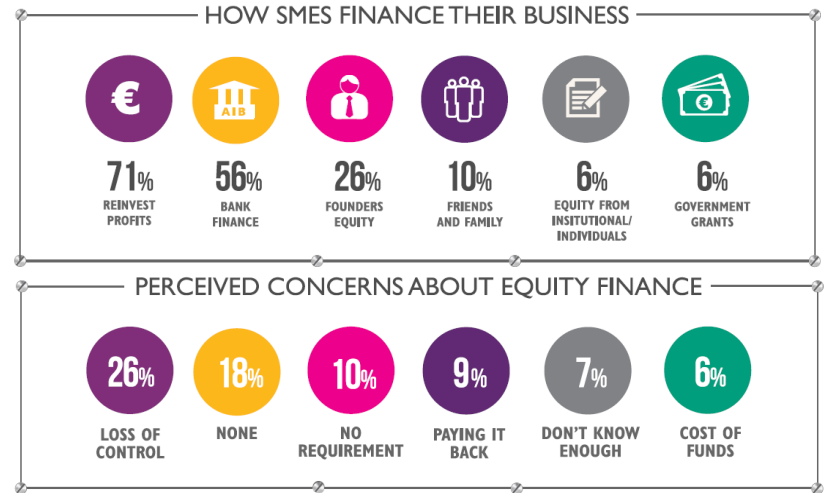
AIB commissioned Ipsos MRBI research on the Irish Equity Market

Found that mosts SMEs still rely on traditional forms of finance to grow their business

62% | Not familiar with equity funding and what was available

70% | Equity funding did not appeal to them

77% | Of those not interested were worried about possible loss of control of their business

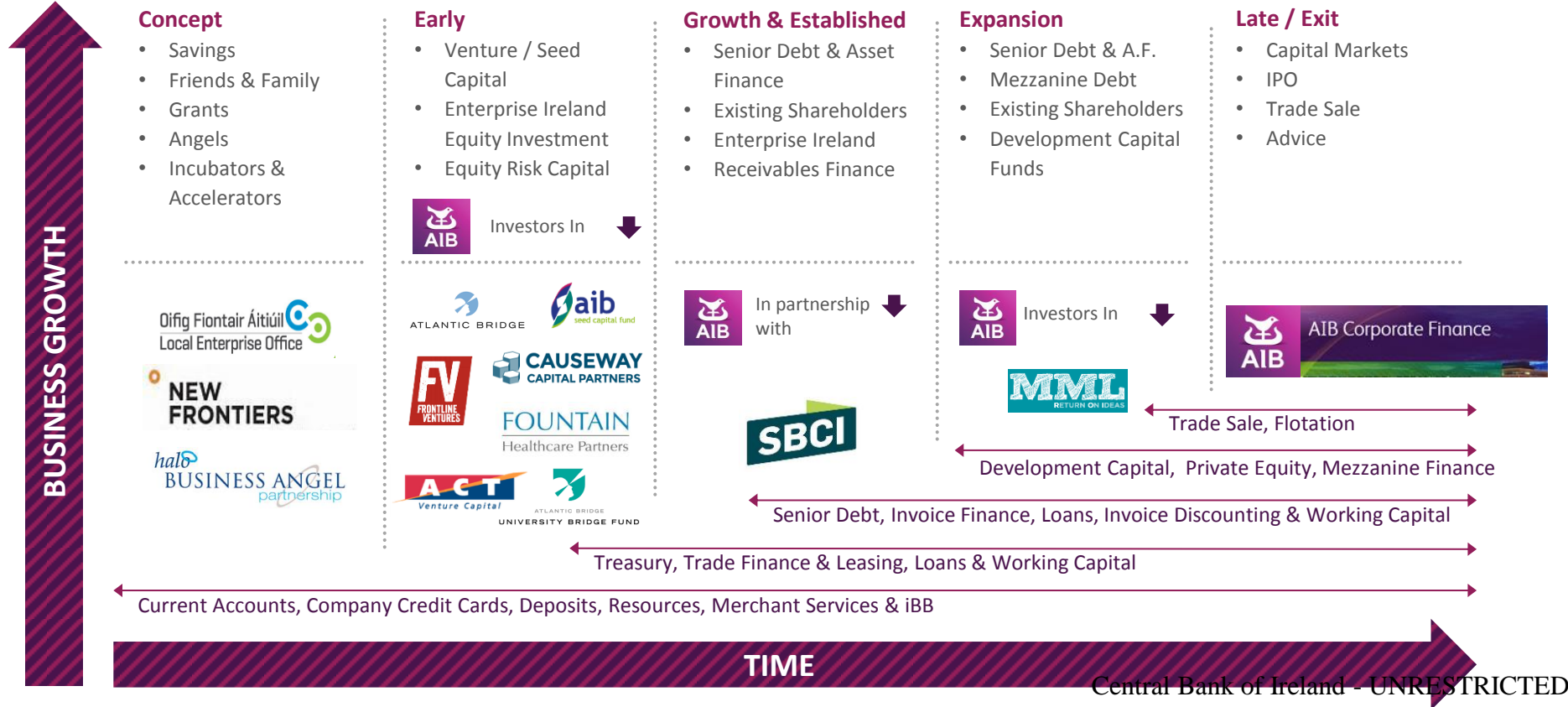


AIB largest bank seed fund investor in Ireland and a significant provider of equity capital funding

- €140m contributed to 11 funds
- Combined fund size of €789m
- €175m invested in 158 companies so far
- 3,600 jobs created, 2,175 Irish jobs



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Thank You

Catherine Moroney

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