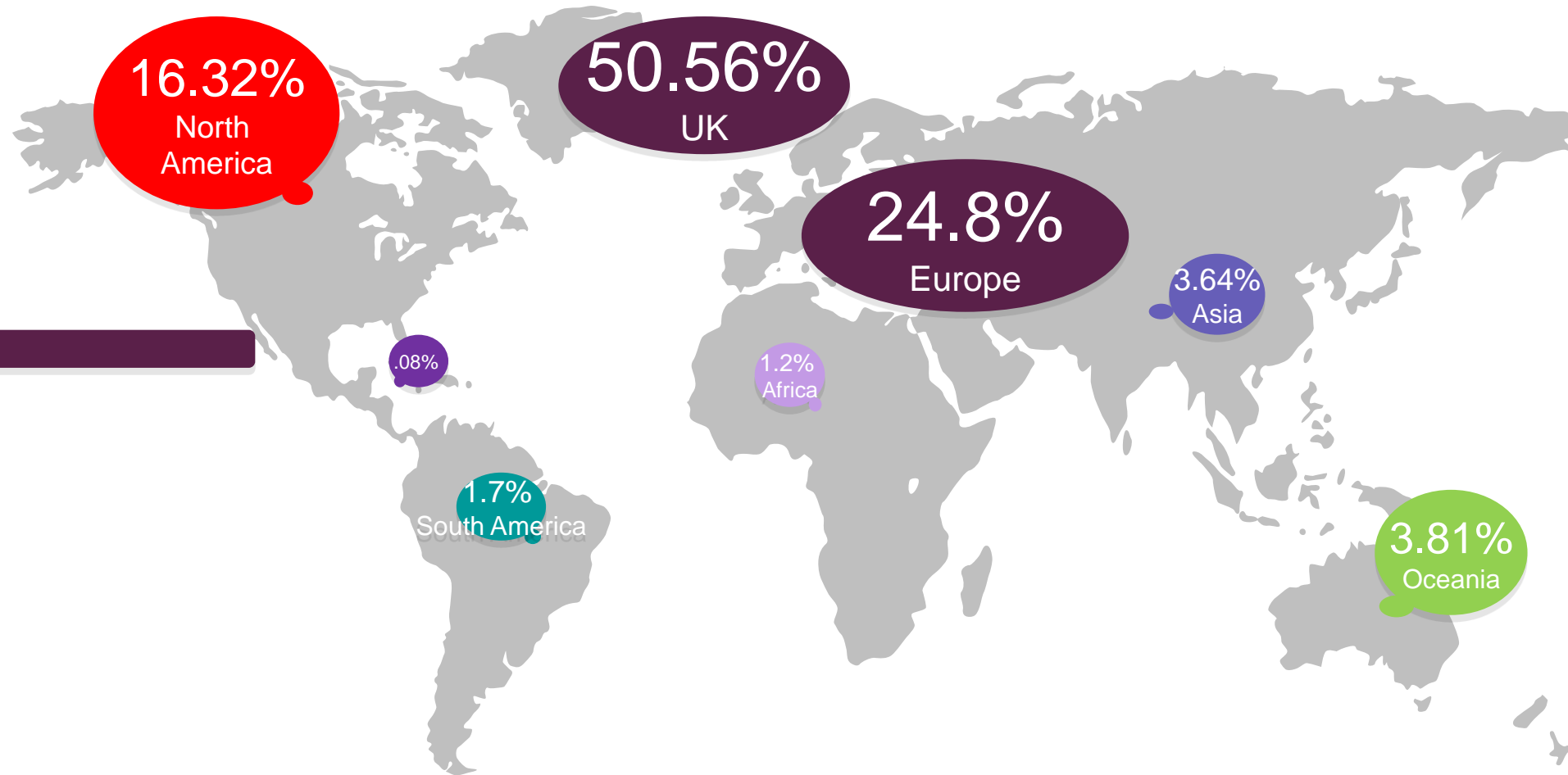


Big Data Has Arrived!

Owen Travers, Business Unit Head, AIB Corporate Banking



Origins of Visitors to Ireland 2015 (to date)



UK – 50.56% (1,115,190)

REST OF EUROPE – 24.8% (547,096)

NORTH AMERICA - 16.32% (360,038)

OCEANIA - 3.81% (84,130)

ASIA - 3.64% (50,507)

SOUTH AMERICA - 1.7% (24,422)

AFRICA - 1.2% (22,787)

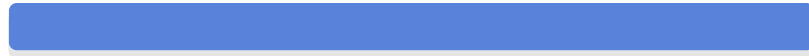
LATIN AMERICA AND CARRIBBEAN - 0.08% (1,662)

#Withdrawals: 2,205,832

Value withdrawals: €317,324,220

Activity by European Visitors 2015 (to-date)

UNITED KINGDOM – 67% (1,115,190)



FRANCE – 9.3% (155,394)



GERMANY – 5.3% (87,266)



ITALY – 3% (49,948)



NETHERLANDS - 3% (48,909)



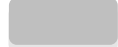
SPAIN - 2% (33,526)



SWITZERLAND - 1.4% (22,948)

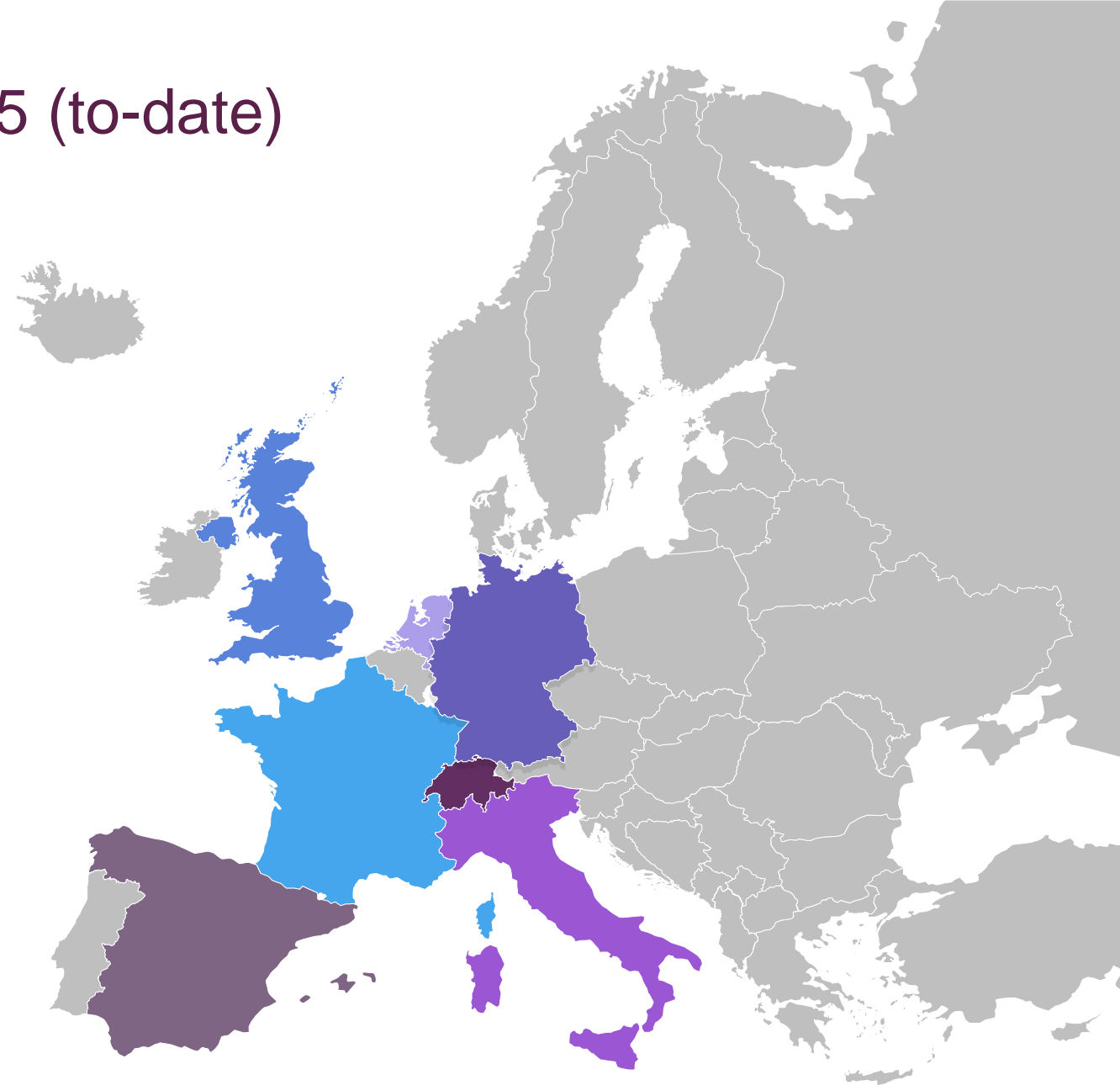


REST OF EUROPE - 9% (149,105)



#Withdrawals: 1,662,286

Value withdrawals: 208,884,340



Top 2 Visiting Nations 2015 (to-date)

UK v. US

 UNITED KINGDOM

 UNITED STATES



Dublin 36%

Most Visited

Dublin 35%

Cork 13%

2nd Most Visited

Kerry 14%

Kerry 7%

3rd Most Visited

Cork 11%

Dame St., Dublin 2


Favourite Location*

Killarney, Co. Kerry

€129


Average Withdrawal

€187

 Bubble size indicates the amount of money withdrawn from an ATM

Bubble colour indicates average amount withdrawn

 Blue for ATMs where small average withdrawal (less than 80 euro)

 Red for ATMs where large average withdrawal (over 180 euro)

*U.K. stats exclude border counties

Our other EU Visitors 2015 (to-date)

French v. Germans



FRANCE



Most Visited



2nd Most Visited



3rd Most Visited



Dame Street, Dublin 2

Favourite Location

Killarney, Co. Kerry

€91

Average Withdrawal

€175

○ Bubble size indicates the amount of money withdrawn from an ATM

Bubble colour indicates average amount withdrawn

■ Blue for ATMs where small average withdrawal (less than 80 euro)

■ Red for ATMs where large average withdrawal (over 180 euro)



GERMANY



Our other EU Visitors 2015 (to-date)

Italians v. Dutch



ITALY



Most Visited

2nd Most Visited

3rd Most Visited

O'Connell St., Dublin 1

€132

Favourite Location

Average Withdrawal

○ Bubble size indicates the amount of money withdrawn from an ATM

Bubble colour indicates average amount withdrawn

■ Blue for ATMs where small average withdrawal (less than 80 euro)

■ Red for ATMs where large average withdrawal (over 180 euro)



NETHERLANDS



Kenmare, Co. Kerry

€143

Visitors From China (2013 – 2015)

2013



- Large average withdrawals (€235 in 2013)
- 4 of 5 top ATMs associated with third-level institutions (Maynooth, UCD, Dundalk IT, NUIG)

2014



- Large average withdrawals (€270 in 2014)
- Reduced activity on West coast
- Third-level institutions in top 5 ATMs (UCD, Dundalk IT, Maynooth)

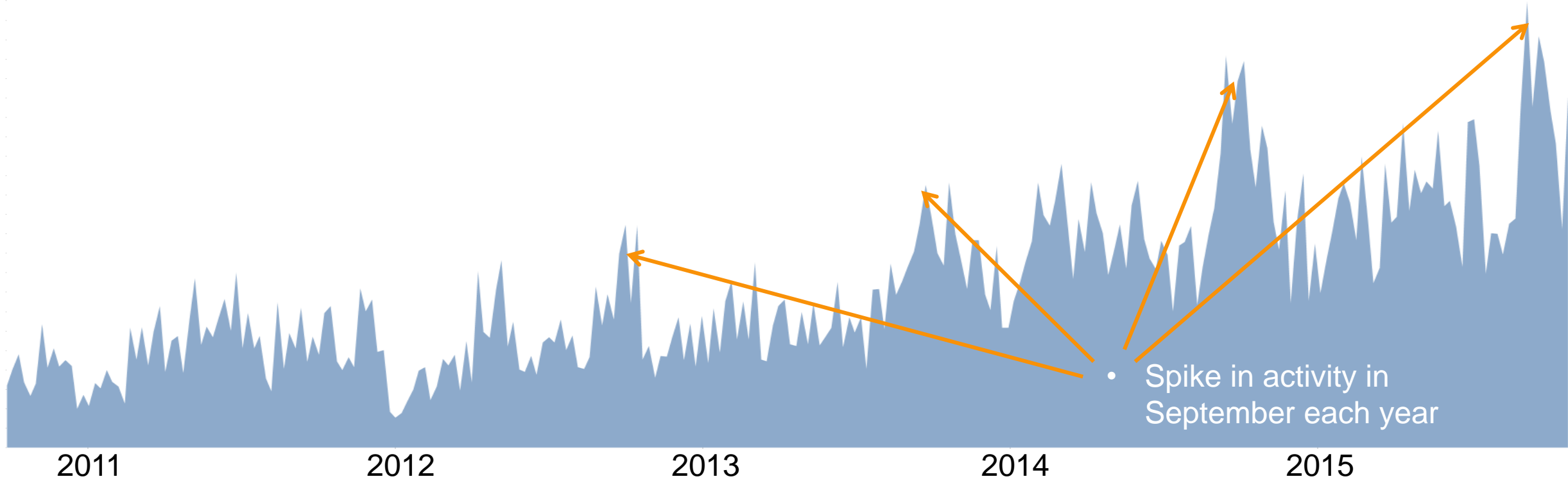
2015



- Large average withdrawals (€220 in 2015)
- Very little activity in North-West
- UCD, Waterford IT, NUIG in top 10 ATMs

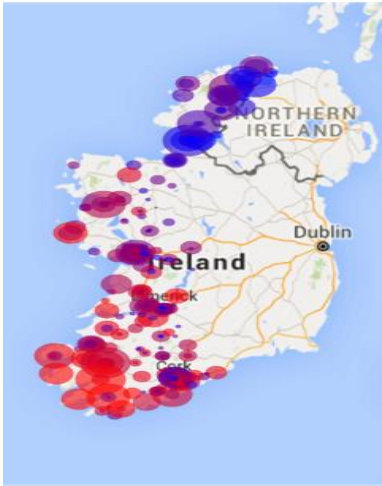
Snapshot of Activity by Visitors From India (2010-2015)

- Interesting data set.
- Strong geographic trends evident with one college area attracting more than 25% of total Indian ATM transactions per year.
- Granular details have been omitted due to the smaller data set when compared with other countries.

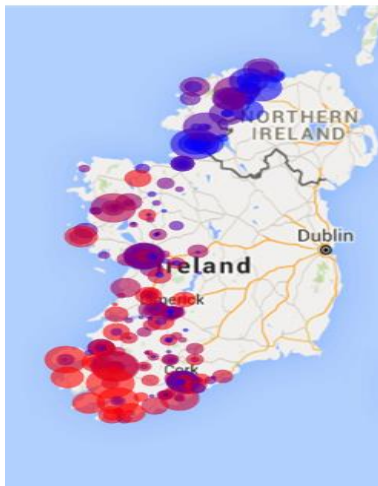


Overview of Activity: Wild Atlantic Way

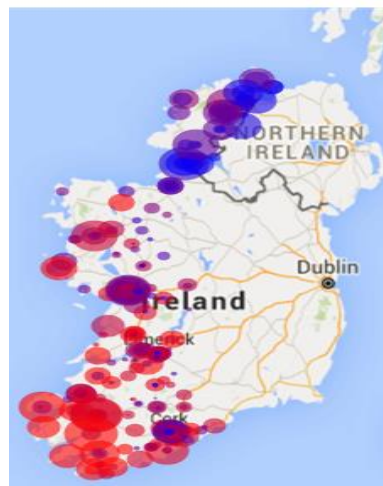
2013



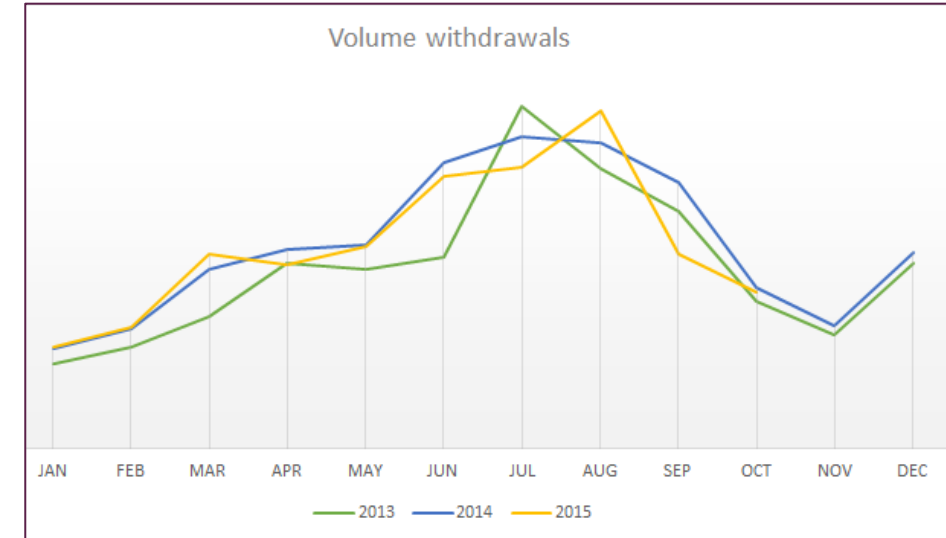
2014



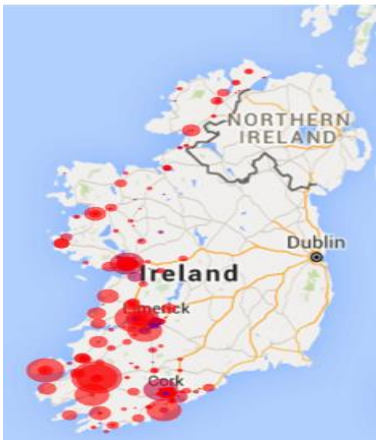
2015



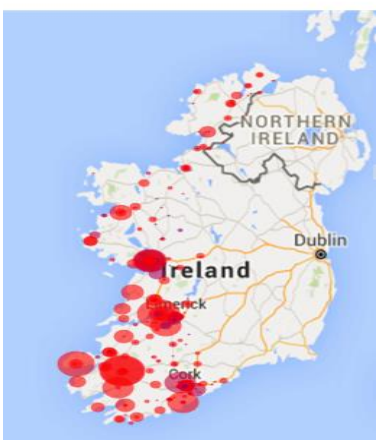
Visitors from Europe



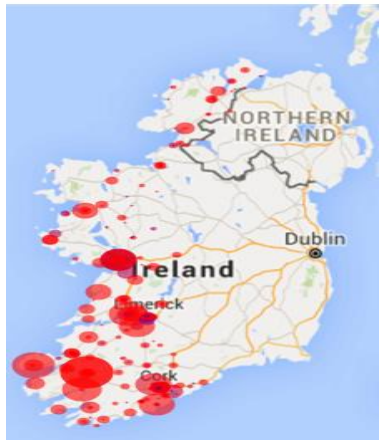
2013



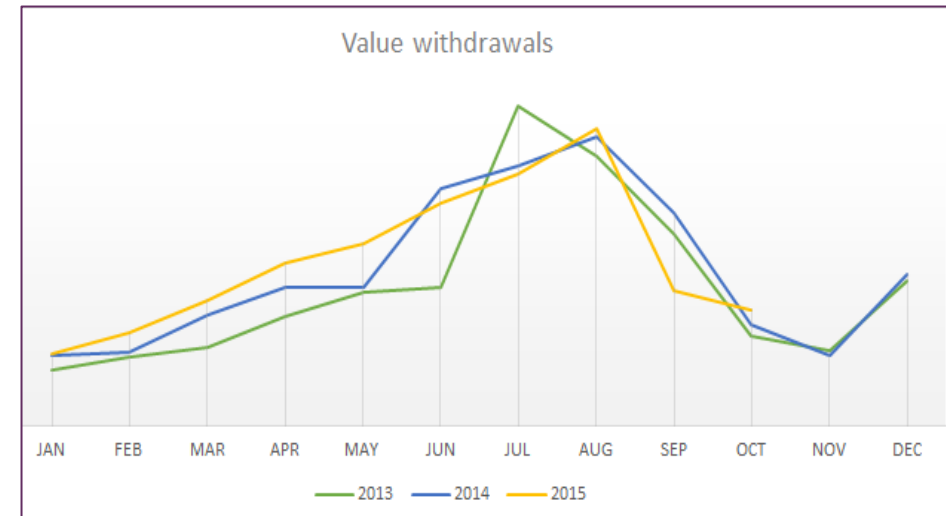
2014



2015

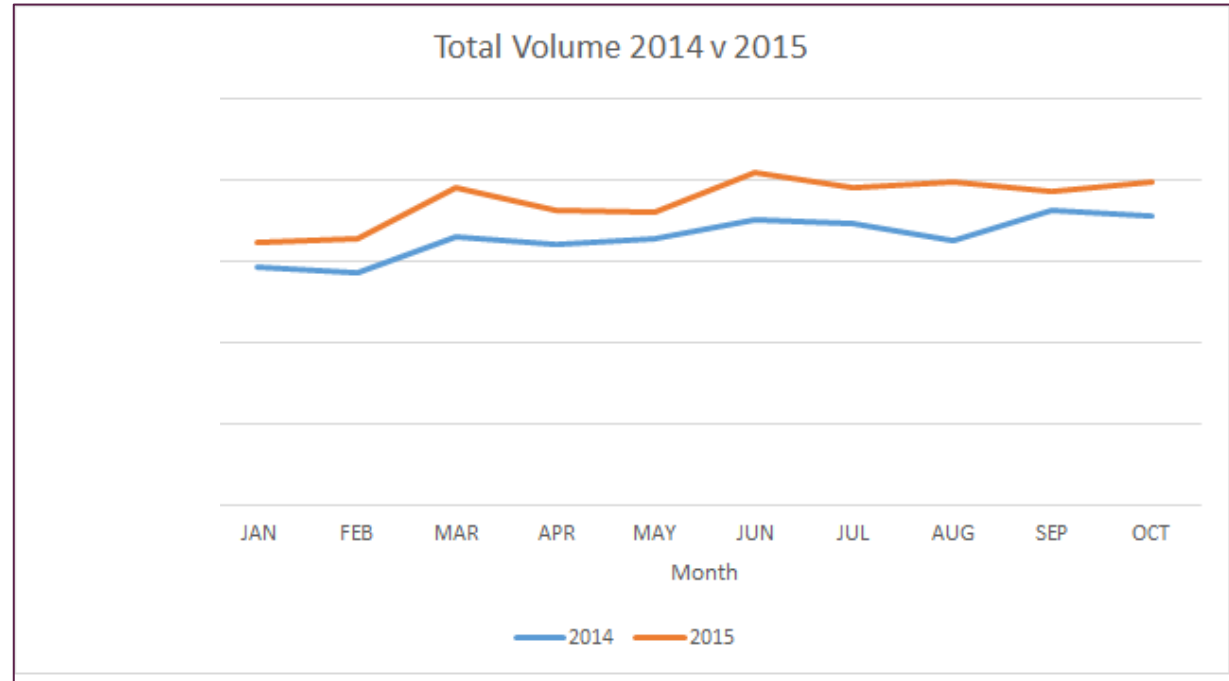
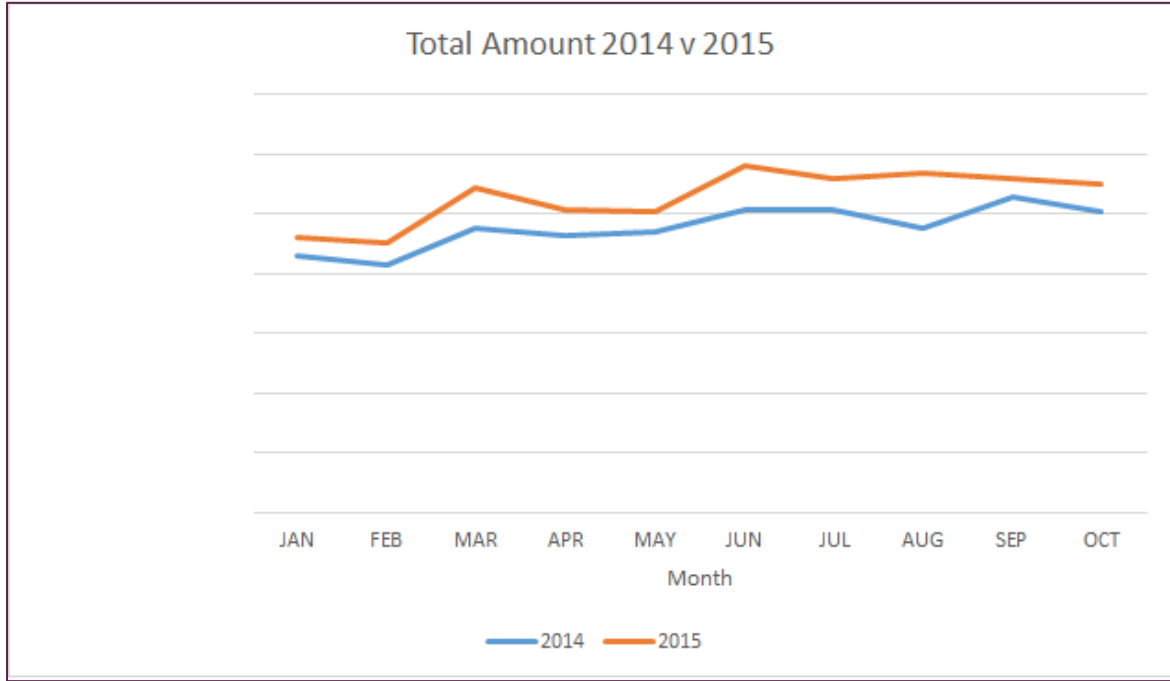


Visitors from North America



Conclusion: In keeping with the broader reduction in ATM transactions, the above demonstrates an overall positive trend in Wild Atlantic Way activity.

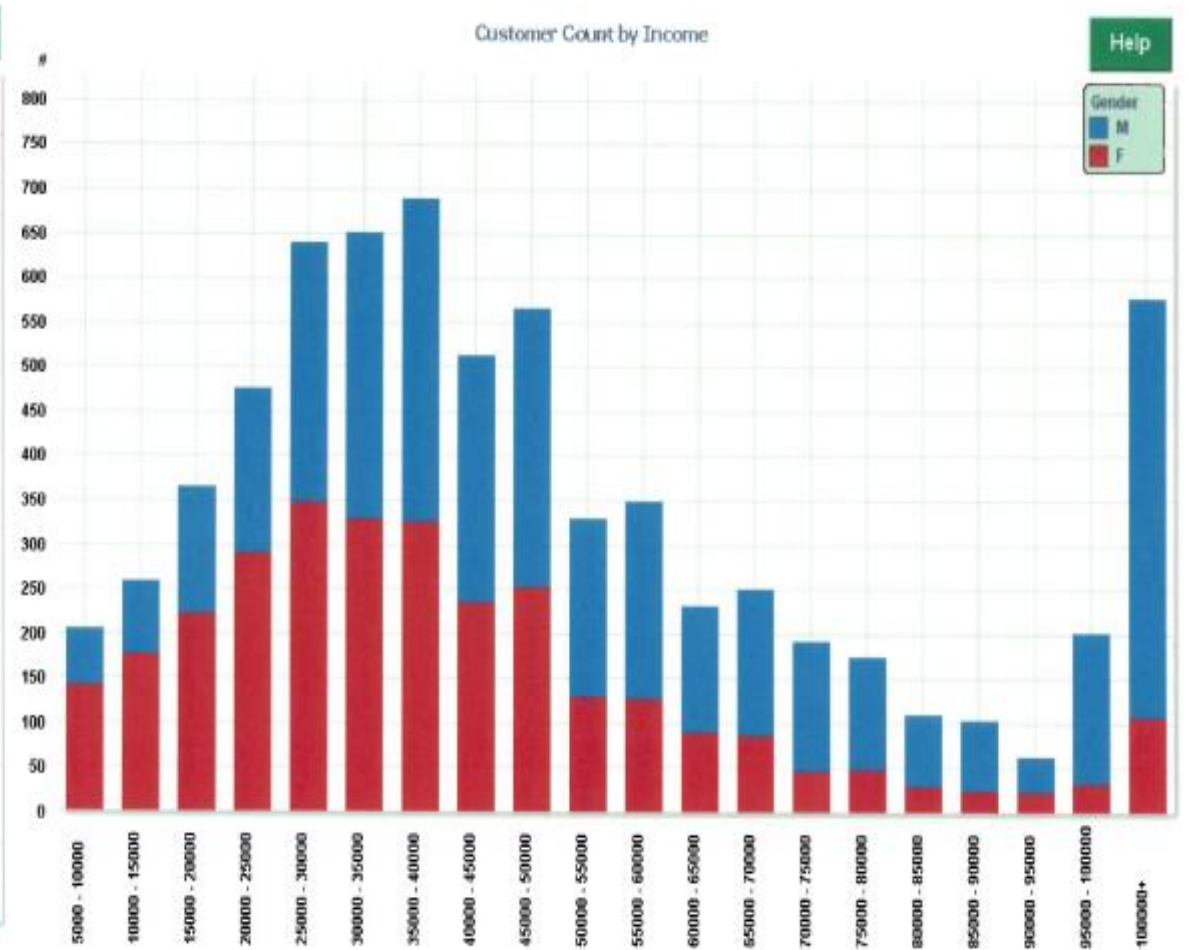
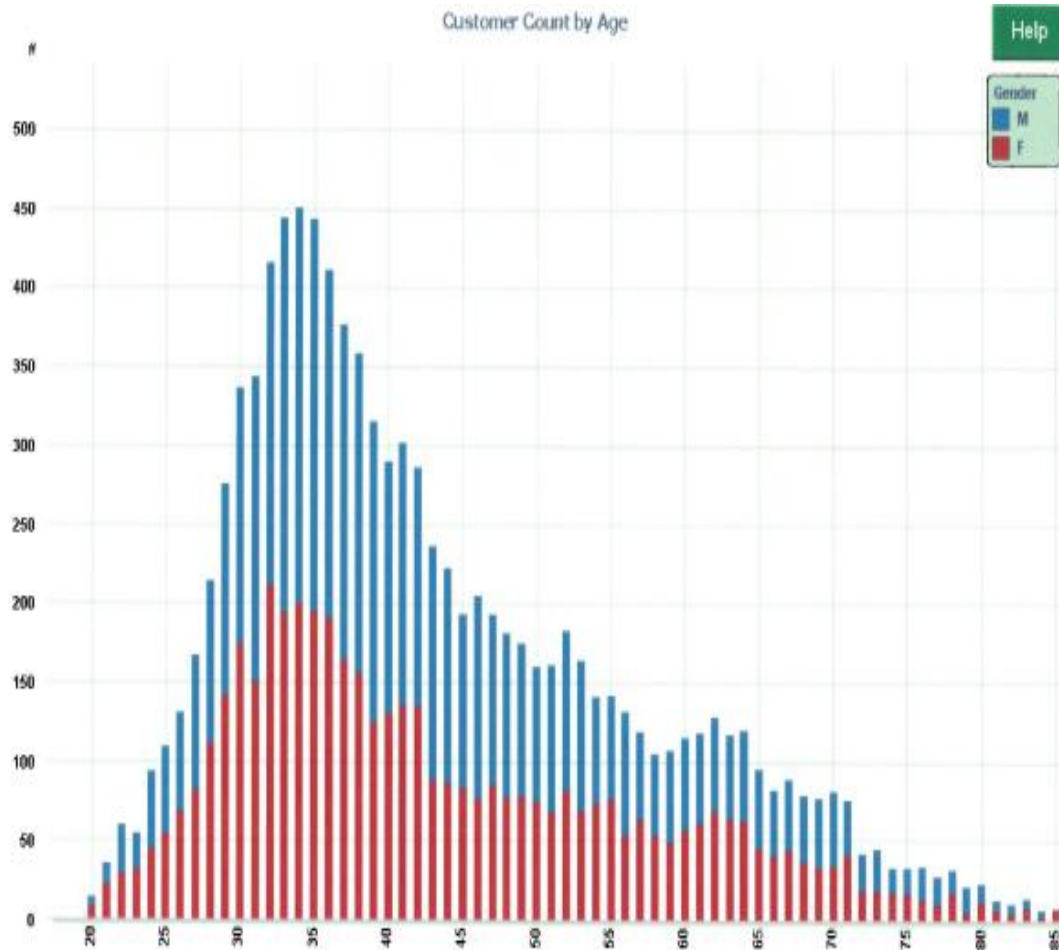
Point of Sale Transactions 2014-2015



Increase in POS transactions in 2015 to date, both in volume (up 14% YOY) and value (up 11% YOY)

Use of Data

- Macro Analysis of AIB's data for the benefit of Irish Hospitality Industry.
- Micro Analysis for the benefit of AIB customers to deliver business specific reports such as:
 - Customer Count and Sales levels by age, income level and country/county of origin;
 - Median Spend per transaction by age, income level and country/county of origin;



Many thanks

