



AIB Green Bond
Allocation Report – YE 2022
March 2023

AIB Green Bond Allocation Report

Portfolio Date: 31 December 2022

Eligible Green Assets			Green Liabilities			
ICMA GBP Eligible Category	Eligible Loans (Number)	Amount (EUR)	Instrument (ISIN)	Settlement Date	Maturity Date	Amount (EUR)
Green Buildings	4,577	2,676,504,866	XS2230399441	30/09/2020	30/05/2031	1,000,000,000
Renewable Energy*	159	1,976,950,470	XS2343340852	17/05/2021	17/11/2027	750,000,000
Clean Transportation	1,327	33,134,148	XS2491963638	04/07/2022	04/07/2026	750,000,000
			XS2555925218	16/11/2022	16/02/2029	750,000,000
Total	6,063	4,686,589,484	Total			3,250,000,000

* Split of Renewable Energy asset by type (Amount): Wind 83%; Solar 11%; Geothermal 2%; Energy Transmission Infrastructure 2%; Power Storage Facilities 2%

Portfolio Detail

- AIB were fully allocated for the reporting period 2022¹
- Total Amount Eligible Green Loans: EUR 4,686,589,484
 - Green Buildings: 57%
 - Renewable Energy: 42%
 - Clean Transportation: 1%
- Amount of Eligible Green Loans allocated: EUR 3,250,000,000 (usage)
- Number of Eligible Green Loans: 6,063
- New loans added since December 2021: EUR 2,454,484,343 (52%)²
- New loans added since December 2019: EUR 3,885,921,946 (83%)²
- Geographical distribution of the Eligible Green Loans:

Green Buildings		
Location	Amount (EUR)	Percentage
Ireland	2,368,322,199	88%
UK	308,182,667	12%
Total	2,676,504,866	100%

Renewable Energy		
Location	Amount (EUR)	Percentage
Ireland	625,318,381	32%
UK	847,204,358	43%
US	103,688,642	5%
Other (EEA)	400,739,089	20%
Total	1,976,950,469	100%

Clean Transportation		
Location	Amount (EUR)	Percentage
Ireland	33,134,148	100%
Total	33,134,148	100%

¹ Allocations are reconciled on a monthly basis.

² New loan additions are based on account set-up/initial draw-down date.

Disclaimer

THIS DOCUMENT IS INTENDED TO PROVIDE NON-EXHAUSTIVE, GENERAL INFORMATION. THIS DOCUMENT MAY CONTAIN OR INCORPORATE BY REFERENCE PUBLIC INFORMATION NOT SEPARATELY REVIEWED, APPROVED OR ENDORSED BY AIB AND ACCORDINGLY, NO REPRESENTATION, WARRANTY OR UNDERTAKING, EXPRESS OR IMPLIED, IS MADE AS TO, AND NO RELIANCE SHOULD BE PLACED ON, THE FAIRNESS, ACCURACY, REASONABLENESS, COMPLETENESS OR CORRECTNESS OF THE INFORMATION INCLUDED HEREIN. NO RESPONSIBILITY OR LIABILITY IS ACCEPTED BY AIB AS TO THE FAIRNESS, ACCURACY, REASONABLENESS, COMPLETENESS OR CORRECTNESS OF SUCH INFORMATION.

THIS DOCUMENT MAY CONTAIN STATEMENTS ABOUT FUTURE EVENTS AND EXPECTATIONS THAT ARE FORWARD LOOKING STATEMENTS. ANY SUCH STATEMENTS SPEAK ONLY AS AT THE DATE OF THIS REPORT. NONE OF THE FUTURE PROJECTIONS, EXPECTATIONS, ESTIMATES OR PROSPECTS IN THIS DOCUMENT SHOULD BE TAKEN AS FORECASTS OR PROMISES NOR SHOULD THEY BE TAKEN AS IMPLYING ANY INDICATION, ASSURANCE OR GUARANTEE THAT THE ASSUMPTIONS ON WHICH SUCH FUTURE PROJECTIONS, EXPECTATIONS, ESTIMATES, TARGETS OR PROSPECTS HAVE BEEN PREPARED ARE CORRECT OR EXHAUSTIVE OR, IN THE CASE OF THE ASSUMPTIONS, FULLY STATED IN THE DOCUMENT. AIB HAS NO OBLIGATION AND UNDERTAKES NO OBLIGATION TO UPDATE, MODIFY OR AMEND THIS DOCUMENT OR THE STATEMENTS CONTAINED HEREIN TO REFLECT ACTUAL CHANGES IN ASSUMPTIONS, CHANGES IN FACTORS AFFECTING THESE STATEMENTS OR TO OTHERWISE NOTIFY ANY ADDRESSEE IF ANY INFORMATION, OPINION, PROJECTION, FORECAST OR ESTIMATE SET FORTH HEREIN CHANGES OR SUBSEQUENTLY BECOMES INACCURATE. NO REPRESENTATION, WARRANTY OR UNDERTAKING, EXPRESS OR IMPLIED, IS GIVEN BY OR ON BEHALF OF AIB AS TO THE ACHIEVEMENT OR REASONABLENESS OF ANY FUTURE PROJECTIONS, EXPECTATIONS, ESTIMATES, TARGETS OR PROSPECTS

THIS DOCUMENT IS NOT INTENDED TO BE AND SHOULD NOT BE CONSTRUED AS PROVIDING LEGAL OR FINANCIAL ADVICE. IT DOES NOT CONSTITUTE AN OFFER OR INVITATION TO SELL OR ANY SOLICITATION OF ANY OFFER TO SUBSCRIBE FOR OR PURCHASE OR A RECOMMENDATION REGARDING ANY SECURITIES. NOTHING CONTAINED HEREIN SHALL FORM THE BASIS OF ANY CONTRACT OR COMMITMENT WHATSOEVER AND IT HAS NOT BEEN APPROVED BY ANY SECURITY REGULATORY AUTHORITY.

THE DISTRIBUTION OF THIS DOCUMENT AND OF THE INFORMATION IT CONTAINS MAY BE SUBJECT TO LEGAL RESTRICTIONS IN SOME COUNTRIES. PERSONS WHO MIGHT COME INTO POSSESSION OF IT MUST INQUIRE AS TO THE EXISTENCE OF SUCH RESTRICTIONS AND COMPLY WITH THEM.

THE INFORMATION IN THIS DOCUMENT HAS NOT BEEN INDEPENDENTLY VERIFIED.

THE ADDRESSEE IS SOLELY LIABLE FOR ANY USE OF THE INFORMATION CONTAINED HEREIN AND AIB SHALL NOT BE HELD RESPONSIBLE FOR ANY DAMAGES, DIRECT, INDIRECT OR OTHERWISE, ARISING FROM THE USE OF THIS DOCUMENT BY THE ADDRESSEE.

PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS. DIFFERENCES BETWEEN PAST PERFORMANCE AND ACTUAL RESULTS MAY BE MATERIAL AND ADVERSE