



BACKING OUR CUSTOMERS

PILLAR 3 DISCLOSURES
30 June 2022

AIB Group plc

Pillar 3 Report

AIB Group plc

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Forward Looking Statement

This document contains certain forward looking statements with respect to the financial condition, results of operations and business of AIB Group and certain of the plans and objectives of the Group. These forward looking statements can be identified by the fact that they do not relate only to historical or current facts. Forward looking statements sometimes use words such as 'aim', 'anticipate', 'target', 'expect', 'estimate', 'intend', 'plan', 'goal', 'believe', 'may', 'could', 'will', 'seek', 'continue', 'should', 'assume', or other words of similar meaning. Examples of forward looking statements include, among others, statements regarding the Group's future financial position, capital structure, Government shareholding in the Group, income growth, loan losses, business strategy, projected costs, capital ratios, estimates of capital expenditures, and plans and objectives for future operations. Because such statements are inherently subject to risks and uncertainties, actual results may differ materially from those expressed or implied by such forward looking information. By their nature, forward looking statements involve risk and uncertainty because they relate to events and depend on circumstances that will occur in the future. There are a number of factors that could cause actual results and developments to differ materially from those expressed or implied by these forward looking statements. These are set out in Principal risks on pages 28 to 30 of the Annual Financial Report 2021 and updated on page 37 of the Half-Yearly Financial Report 2022. In addition to matters relating to the Group's business, future performance will be impacted by the direct and indirect impacts of the COVID-19 pandemic, the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions, the impact of higher inflation on customer sentiment and by Irish, UK and wider European and global economic and financial market considerations. Any forward looking statements made by or on behalf of the Group speak only as of the date they are made. The Group cautions that the list of important factors on pages 28 to 30 of the Annual Financial Report 2021 is not exhaustive. Investors and others should carefully consider the foregoing factors and other uncertainties and events when making an investment decision based on any forward looking statement.

Introduction

This document contains the required regulatory disclosures under Capital Requirements Regulation ("CRR"), Part Eight – Disclosures by Institutions and is prepared in compliance with Regulation (EU) 2021/637.

Basis of disclosures

AIB Group plc ('the parent company') is a company domiciled in Ireland and is the holding company of the Group (LEI code: 635400AKJBGNS5WNQL34).

Under Article 4 (1) (29) of the CRR, AIB Group plc is an EU parent institution. Under Article 13 (1) of the CRR, disclosure obligations as laid down in Part Eight of the CRR are on the basis of the consolidated situation of the EU parent institution i.e. AIB Group plc.

Allied Irish Banks, p.l.c., a direct subsidiary of AIB Group plc, is a credit institution authorised by the Central Bank of Ireland ("CBI")/Single Supervisory Mechanism ("SSM") (LEI code: 3U8WV1YX2VMUHH7Z1Q21). Allied Irish Banks, p.l.c. and its subsidiaries: AIB Mortgage Bank Unlimited Company and EBS d.a.c. are licenced entities and are required to file regulatory returns with the Central Bank for the purpose of assessing their capital adequacy. In addition, AIB Group (UK) p.l.c., also a subsidiary of Allied Irish Banks, p.l.c., is a licenced entity and files regulatory returns with the Prudential Regulatory Authority ("PRA").

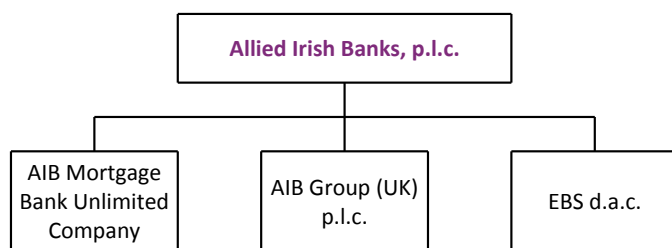
The Pillar 3 disclosures have been prepared to explain the basis on which the Group has prepared and disclosed capital requirements and information about the management of certain risks as at 30 June 2022 and for no other purpose. They do not constitute any form of financial statement and should not be relied upon exclusively in making any judgement on the Group. They should be read in conjunction with the other information made public by AIB Group and available on the AIB Group website, including the Annual Financial Report 2021, the Pillar 3 Disclosures Q1 2022 and the Half Yearly Financial Report 2022.

Basis of consolidation for accounting and prudential purposes

AIB Group plc and its subsidiaries (collectively "AIB Group" or "Group") prepares consolidated financial statements ("consolidated accounts") under International Financial Reporting Standards ("IFRS"). Under Article 4 of the CRR, AIB Group plc is a financial holding company and is required to prepare regulatory returns for submission to its supervisor for the purpose of assessing its capital adequacy and monitoring its balance sheet. Not all subsidiary entities are included in the scope of regulatory consolidation. Smeral Limited and Payzone Ireland Limited are fully consolidated for accounting purposes and neither consolidated nor deducted for regulatory purposes.

On 28 June 2021, the Group confirmed that Allied Irish Banks, p.l.c. had entered into a binding agreement for the acquisition of performing Ulster Bank corporate and commercial loans which was subject to regulatory approval. Following receipt of Competition and Consumer Protection Commission ("CCPC") approval, the Group has deemed it has an irrevocable commitment to take on the Ulster Bank corporate and commercial loan portfolio and therefore, has recognised additional RWEAs as an Article 3 adjustment ("Application of stricter requirements by institutions") at 30 June 2022.

Licensed banks within AIB Group as at 30 June 2022



Large subsidiary

Subsidiaries are not required to comply with Pillar 3 disclosures per Article 6, however, large subsidiaries are required to disclose certain information per Article 13(1). A review of the licensed subsidiaries is carried out quarterly to determine if they meet the definition of a large subsidiary. The only large subsidiary in AIB Group at 30 June 2022 is Allied Irish Banks, p.l.c. Large subsidiaries shall disclose all the information required per Article 13(1) on an annual basis and the required information on a semi annual and quarterly basis. Allied Irish Banks, plc. disclosures for 30 June 2022 are also available at <https://aib.ie/investorrelations>.

Frequency

The Group is required to publish annual, semi-annual and quarterly disclosures as per Articles 433 and 433a. This publication is in line with Article 433 of the CRR, which states that Pillar 3 disclosures shall be published on the same date as the date on which the institutions publish their financial reports for the corresponding period where applicable or as soon as possible thereafter.

Reporting conventions

Where disclosures have been enhanced, or are new, they are generally not restated or comparatives provided. Wherever specific rows and columns in the tables and templates prescribed by the EBA or Basel are not applicable to our activities, they are left blank and the same approach followed for comparatives. Comparisons against prior periods have been included in the templates as appropriate/ required by Regulation (EU) 2021/637.

This Pillar 3 report is reported in Euro millions for the reference date 30 June 2022 and the reference period 1 January 2022 to 30 June 2022.

Due to rounding, numbers presented throughout this document may not add up precisely to the totals we provide and percentages may not precisely reflect the absolute figures.

Numbers presented are on a transitional basis unless otherwise stated.

Media and location

The Pillar 3 report is published on AIB Group's website (<https://aib.ie/investorrelations>). Pillar 3 reports from previous years (as per Article 434) and Allied Irish Banks, p.l.c. disclosures are also available on this website.

Verification

The Pillar 3 disclosures have been subject to internal review procedures broadly consistent with those undertaken for unaudited information published in the Half Yearly Financial Report 2022 and have not been audited by the Group's external auditors.

Disclosure policy

The Group maintains a formal Pillar 3 disclosure policy (as per Article 431(3)) which is reviewed annually and subject to approval within the Group's internal governance framework.

Attestation

The Group has formal policies and internal processes, systems and controls in place to comply with the disclosure requirements under CRR. Specific governance committees are responsible for reviewing the Group's Pillar 3 disclosures so that they have been subject to adequate verification and comply with applicable standards and legislation.

"I confirm that AIB Group's Pillar 3 disclosures, to the best of my knowledge, comply with Part Eight of the CRR and have been prepared in compliance with AIB Group's internal control framework".

This report has been attested by:

Chief Financial Officer and Member of the Board of AIB Group
Donal Galvin

Chapter 1. Disclosure of key metrics and overview of risk-weighted exposure amounts

1: Template EU KM1 - Key metrics template

As per Article 447, points (a) to (g) and Article 438, point (b) the following template provides a summary of the main prudential and regulatory information and ratios covered by the CRR on a transitional basis.

Main movements between March to June 2022 are as follows:

Available own funds:

- Capital decreased due to a reduction in the IFRS 9 transitional addback and a higher prudential valuation adjustment (PVA) deduction which has increased with the addition of the Ulster Bank forward contract partially offset by inclusion of half year profits less foreseeable charges (e.g. dividends).

Risk-weighted exposure amounts (RWEA):

- Credit risk (excluding CCR) includes RWEAs of € 4.2 bn have been recognised as an Article 3 adjustment due to the Ulster Bank transaction.
- Credit risk (excluding CCR and Article 3 adjustment) increased by € 0.4 bn due to cash awaiting settlement from loan sales, model updates and new business (including € 0.2 bn of loans transferred from Ulster Bank) outpacing maturities and paydowns, these were partially offset by decreases due to loan sales and grade migration.
- Counterparty credit risk, Operational and Securitisation risks are relatively static over the quarter.
- Market risk decreased by € 0.1 bn which is mainly driven by a decrease in credit default swaps.

Capital ratios decreased as a result of the above RWEAs movement.

The leverage ratio (LR) decreased over the period due to higher exposures and lower Tier 1 capital.

The liquidity position continues to improve due to increased customer deposits, resulting in more placements with the central banks.

		a	b	c	d	e
		30/06/2022	31/03/2022	31/12/2021	30/09/2021	30/06/2021
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	9,424	9,446	10,102	9,730	9,845
2	Tier 1 capital	10,537	10,559	11,217	10,845	10,961
3	Total capital	12,063	12,083	12,741	12,368	12,483
	Risk-weighted exposure amounts					
4	Total risk-exposure amount	56,777	52,169	52,637	50,999	51,136
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.60 %	18.11 %	19.19 %	19.08 %	19.25 %
6	Tier 1 ratio (%)	18.56 %	20.24 %	21.31 %	21.27 %	21.43 %
7	Total capital ratio (%)	21.25 %	23.16 %	24.21 %	24.25 %	24.41 %
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.75 %	2.75 %	3.00 %	3.00 %	3.00 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.55 %	1.55 %	1.69 %	1.69 %	1.69 %
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.06 %	2.06 %	2.25 %	2.25 %	2.25 %
EU 7d	Total SREP own funds requirements (%)	10.75 %	10.75 %	11.00 %	11.00 %	11.00 %
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50 %	2.50 %	2.50 %	2.50 %	2.50 %
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) ¹	— %	— %	— %	— %	— %
9	Institution specific countercyclical capital buffer (%)	0.01 %	0.01 %	0.01 %	0.01 %	0.01 %
EU 9a	Systemic risk buffer (%) ¹	— %	— %	— %	— %	— %
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	1.50 %	1.50 %	1.50 %	1.50 %	1.00 %
11	Combined buffer requirement (%)	4.01 %	4.01 %	4.01 %	4.01 %	3.51 %
EU 11a	Overall capital requirements (%)	14.76 %	14.76 %	15.01 %	15.01 %	14.51 %
12	CET1 available after meeting the total SREP own funds requirements (%)	10.55 %	12.06 %	13.00 %	12.89 %	13.07 %
	Leverage ratio					
13	Total exposure measure	135,929	130,947	130,894	128,263	126,522
14	Leverage ratio (%)	7.75 %	8.06 %	8.57 %	8.46 %	8.66 %
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%) ²	— %	— %	— %	— %	— %
EU 14b	of which: to be made up of CET1 capital (percentage points)	— %	— %	— %	— %	— %
EU 14c	Total SREP leverage ratio requirements (%)	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%) ³	— %	— %	— %	— %	— %

EU 14e	Overall leverage ratio requirement (%)	3.00 %	3.00 %	3.00 %	3.00 %	3.00 %
	Liquidity Coverage Ratio⁴					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	41,181	39,616	37,620	35,287	32,322
EU 16a	Cash outflows - Total weighted value	21,046	20,577	20,031	19,265	18,409
EU 16b	Cash inflows - Total weighted value	882	766	708	798	844
16	Total net cash outflows (adjusted value)	20,165	19,811	19,322	18,467	17,565
17	Liquidity coverage ratio (%)	204.33 %	199.95 %	194.42 %	190.81 %	183.63 %
	Net Stable Funding Ratio					
18	Total available stable funding	105,403	101,956	102,408	100,738	99,260
19	Total required stable funding	64,134	63,923	64,065	65,127	66,636
20	NSFR ratio (%)	164.35 %	159.50 %	159.85 %	154.68 %	148.96 %

¹ To date the Group has no conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State and Systemic risk buffer.

² To date the Group has no additional own funds requirements to address the risk of excessive leverage.

³ The Group is not a G-SII and therefore has no value to report for leverage ratio buffer requirement.

⁴ Average of the preceding 12 months for each quarter of the relevant disclosure period.

2: Template EU OV1 - Overview of total risk exposure amounts

As per Article 438 point (d) the following template provides an overview of the total risk exposure amounts (TREA) forming the denominator of the risk based capital requirements calculated in accordance with Article 92 of the CRR.
Note: Total own funds requirements are calculated as 8% of TREA.

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30/06/2022	30/03/2022	30/06/2022
1	Credit risk (excluding CCR)*	50,110	45,500	4,009
2	Of which the standardised approach	24,296	23,799	1,944
3	Of which the Foundation IRB (F-IRB) approach	16,266	16,177	1,301
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach	5,320	5,524	426
6	Counterparty credit risk - CCR	1,192	1,157	95
7	Of which the standardised approach	479	515	38
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	37	20	3
EU 8b	Of which credit valuation adjustment - CVA	99	109	8
9	Of which other CCR	576	513	46
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	3	1	0
16	Securitisation exposures in the non-trading book (after the cap)	931	898	74
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	722	714	58
19	Of which SEC-SA approach	209	184	17
EU 19a	Of which 1250%			
20	Position, foreign exchange and commodities risks (Market risk)	330	401	26
21	Of which the standardised approach	330	401	26
22	Of which IMA			
EU 22a	Large exposures	—	—	—
23	Operational risk	4,211	4,211	337
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	4,211	4,211	337
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)**	819	564	65
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	56,777	52,169	4,542

* RWEAs of € 4.2 bn have been recognised as an Article 3 adjustment due to the Ulster Bank transaction. This adjustment is not included under the standardised, F-IRB or A-IRB approaches.

**The amount is shown for information only, as these exposures are already included in row 1 Credit risk (excluding CCR) and related "of which".

Chapter 2. Disclosure of own funds

3: Template EU CC1 - Composition of regulatory own funds

As per Article 437, points (a), (d), (e) and (f) the following template provides a breakdown of the constituent elements of AIB's transitional own funds. Regulatory adjustments comprise deductions from own funds and prudential filters. It includes a cross-reference to the corresponding rows in template EU CC2 to facilitate full reconciliation of accounting and regulatory own funds.

Main movements between December 2021 to June 2022 for CET1 are as follows:

- The decrease is due to the changing of transitional rates for 2022 for deferred tax and IFRS 9 € 0.5 bn, the deduction following share buyback approval of € 0.1 bn, higher PVA € 0.1 bn, lower Other Comprehensive Income reserves € 0.1 bn partially offset by the inclusion of half year profits (less foreseeable charges) € 0.2 bn.

Main movements between December 2021 to June 2022 for total risk exposures amounts as detailed below:

- RWEAs of € 4.2 bn have been recognised as an Article 3 adjustment due to the Ulster Bank transaction.
- Credit risk (excluding CCR and article 3 adjustment) increased by € 0.3 bn mainly due to net increase in new business (including € 0.2 bn in loans transferred from Ulster Bank), foreign exchange movements and model updates partially offset by loan sales.
- Counterparty credit risk decreased by € 0.1 bn mainly due to mark to market movement on derivatives.
- Operational risk decreased by € 0.2 bn due to lower 3-year average income.
- Market risk decreased by € 0.1 bn which is mainly driven by a decrease in credit default swaps.
- Securitisations increased by € 0.1 bn due to purchase of securitisations during the period.

All restrictions applied to the calculation of own funds in accordance with CRR. The Group applies an Article 3 deduction of € 93 m at 30 June 2022, which is predominately driven by the application of calendar provisioning to legacy non-performing exposures. Calendar provisioning is a Supervisory Review and Evaluation Process ("SREP") recommendation to ensure minimum coverage levels on long term NPE exposures. The difference between the SREP recommended coverage levels and the IFRS 9 ECL coverage is taken as a CET1 deduction. In addition the Group has recognised additional RWEAs as an Article 3 adjustment as mentioned above for Ulster Bank loans.

		(a)	(b)
		Amounts	Source based on reference numbers/ letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,671	39
	Of which : Ordinary stock	1,671	
2	Retained earnings	13,271	41
3	Accumulated other comprehensive income (and other reserves)	(3,608)	43
EU-3a	Funds for general banking risk	—	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	—	
5	Minority interests (amount allowed in consolidated CET1)	—	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	180	42
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	11,514	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(88)	
8	Intangible assets (net of related tax liability) (negative amount)	(556)	12
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(2,759)	17
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	690	44
12	Negative amounts resulting from the calculation of expected loss amounts	—	
13	Any increase in equity that results from securitised assets (negative amount)	—	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	—	
15	Defined-benefit pension fund assets (negative amount)	(48)	20
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(5)	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	

18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	—	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	—	
EU-20c	of which: securitisation positions (negative amount)	—	
EU-20d	of which: free deliveries (negative amount)	—	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	—	
22	Amount exceeding the 17,65% threshold (negative amount)	—	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	—	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	—	
EU-25a	Losses for the current financial year (negative amount)	—	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	—	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	—	
27a	Other regulatory adjustments	676	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(2,090)	
29	Common Equity Tier 1 (CET1) capital	9,424	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,115	46
31	of which: classified as equity under applicable accounting standards	1,115	
32	of which: classified as liabilities under applicable accounting standards	—	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	—	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	—	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	—	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	—	
35	of which: instruments issued by subsidiaries subject to phase out	—	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	1,115	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	(3)	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	—	

42a	Other regulatory adjustments to AT1 capital	—	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	(3)	
44	Additional Tier 1 (AT1) capital	1,113	
45	Tier 1 capital (T1 = CET1 + AT1)	10,537	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,500	37
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	—	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	—	
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	—	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	29	37
49	of which: instruments issued by subsidiaries subject to phase out	(2)	
50	Credit risk adjustments	130	
51	Tier 2 (T2) capital before regulatory adjustments	1,659	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	(3)	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	—	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	—	
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	—	
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	—	
EU-56b	Other regulatory adjustments to T2 capital	(130)	
57	Total regulatory adjustments to Tier 2 (T2) capital	(133)	
58	Tier 2 (T2) capital	1,526	
59	Total capital (TC = T1 + T2)	12,063	
60	Total Risk exposure amount	56,777	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	16.60 %	
62	Tier 1 capital	18.56 %	
63	Total capital	21.25 %	
64	Institution CET1 overall capital requirement	10.06 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical buffer requirement	0.01 %	
67	of which: systemic risk buffer requirement	— %	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.50 %	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.55 %	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	10.55 %	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			

72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	85	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	122	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	205	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	—	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	308	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	130	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	134	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	—	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	—	
82	Current cap on AT1 instruments subject to phase out arrangements	—	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	—	
84	Current cap on T2 instruments subject to phase out arrangements	—	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	—	

4: Template EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

As per Article 437 point (a) the following template outlines the differences between the scope of accounting consolidation and the scope of regulatory consolidation, showing the link between AIB's balance sheet in the audited financial statements and the numbers that are used in the composition of own funds disclosure template (EU CC1).

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and balances at central banks	44,561	44,561	
2	Items in course of collection	88	88	
3	Disposal groups and non-current assets held for sale	16	16	
4	Trading portfolio financial assets	10	10	
5	Derivative financial instruments	1,795	1,795	
6	Loans and advances to banks	1,549	1,548	
7	Loans and advances to customers	57,055	57,055	
8	Securities financing	4,570	4,570	
9	Investment securities	17,202	17,202	
10	Investments accounted for using the equity method	136	136	
11	Intangible assets and goodwill	953	853	
12	<i>Of which are deducted from Own funds</i>		556	8
13	Property, plant and equipment	543	540	
14	Other assets	1,044	1,034	
15	Current taxation	10	12	
16	Deferred tax assets	2,933	2,932	
17	<i>Of which are deducted from Own funds</i>		2,759	10
18	Prepayments and accrued income	420	420	
19	Retirement benefit assets	63	63	
20	<i>Of which are deducted from Own funds</i>		48	15
21	Investments in Group undertakings	—	102	
22	Total assets	132,948	132,937	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
23	Deposits by central banks and banks	10,548	10,548	
24	Customer accounts	95,917	95,936	
25	Securities financing	778	778	
26	Lease liabilities	311	311	
27	Trading portfolio financial liabilities	6	6	
28	Derivative financial instruments	1,986	1,986	
29	Debt securities in issue	6,712	6,712	
30	Current taxation	12	12	
31	Deferred tax liabilities	34	31	
32	Retirement benefit liabilities	25	25	
33	Other liabilities	1,313	1,289	
34	Accruals and deferred income	355	348	
35	Provisions for liabilities and commitments	470	470	
36	Subordinated liabilities and other capital instruments	1,557	1,557	
37	<i>Of which are allowable for own funds purposes</i>		1,529	46, 48
38	Total liabilities	120,024	120,009	
Shareholders' Equity				
39	Share capital	1,671	1,671	1
40	Reserves	10,140	10,144	
41	<i>Of which Retained earnings</i>		13,271	2
42	<i>Of which Current year Profit less foreseeable charges</i>		180	EU-5a
43	<i>Of which AOCI and other Reserves</i>		(3,608)	3
44	<i>Of which Cash flow hedges deducted from own funds</i>		(690)	11
45	Total shareholders' equity	11,811	11,815	
46	Other equity interest	1,115	1,115	30
47	Non-controlling interests	(2)	(2)	
48	Total equity	12,924	12,928	
49	Total liabilities and equity	132,948	132,937	

5: Template IFRS 9/Article 468-FL - Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

As per Article 473a and Article 468, the following template shows key metrics as required by the EBA/GL/2020/12 relating to IFRS 9.

On 1 January 2018, IFRS 9 transitional capital arrangements were implemented by Regulation (EU) 2017/2395. AIB elected to apply the transitional arrangements at both consolidated and individual entity levels and will disclose both transitional and fully loaded CET1 ratios until the end of the transitional period. The transitional benefit is phased out over a 5 year period with 95% applicable for 2018; 85% for 2019; 70% for 2020; 50% for 2021; 25% for 2022 with no transitional benefit from 2023 onwards.

The Group also applies the transitional arrangements as per Regulation (EU) 2020/873 of the European Parliament and of the Council which allows any increase in new expected credit loss provisions on non-credit impaired loans to be added back to CET1 from 1 January 2020 to 31 December 2024. The transitional benefit is phased out over a 5 year period with 100% applicable for 2020 and 2021; 75% for 2022; 50% for 2023; 25% for 2024; with no transitional benefit from 2025 onwards.

The transitional arrangements, implemented under a modified static approach, allow for transitional relief on the 'day 1' impact on adoption of IFRS 9 (static element) and for the increase between 'day 1' and the reporting date (modified element), subject to eligibility. For the static element, all credit provisions are eligible for transition, whereas for the modified element, credit impaired are excluded.

Separate calculations are performed for standardised and IRB (both foundation and advanced) portfolios, reflecting the different ways these frameworks take account of credit provisions. Under the standardised approach, increases in credit provisions for both the static and the modified elements are eligible for transition. In addition, under the standardised approach the credit provision amount not deducted from CET1 is risk weighted at 100%. Under the IRB approach, for both the static and modified elements, credit provisions are only eligible for transitional relief to the extent that they exceed regulatory expected losses. However, where the credit provision is higher than regulatory expected loss, the excess is added back to Tier 2 capital.

The Group is not applying the temporary treatment specified in Article 468. Own funds, capital and leverage ratios reflect the full impact of unrealised gains and losses measured at fair value through other comprehensive income.

Main movement between March to June 2022 is as follows:

The IFRS 9 capital adjustment reduced due to a lower IFRS 9 transitional addback with a lower impact on the ratios.

		a	b	c	d	e
		30/06/2022	31/03/2022	31/12/2021	30/09/2021	30/06/2021
Available capital (amounts)						
1	CET1 capital ¹	9,424	9,446	10,102	9,730	9,845
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,192	9,091	9,537	9,007	9,125
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied					
3	Tier 1 capital ¹	10,537	10,559	11,217	10,845	10,961
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,305	10,204	10,652	10,123	10,240
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
5	Total capital ¹	12,063	12,083	12,741	12,368	12,483
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,961	11,862	12,309	11,768	11,886
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
Risk-weighted assets (amounts)						
7	Total risk-weighted assets ¹	56,777	52,169	52,637	50,999	51,136
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	56,629	51,988	52,358	50,624	50,723
Capital ratios						
9	CET1 (as a percentage of risk exposure amount)	16.60 %	18.11 %	19.19 %	19.08 %	19.25 %
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.23 %	17.49 %	18.21 %	17.79 %	17.99 %
10a	CET1 (as a percentage of risk exposure amount) as if fair value through OCI the temporary treatment of unrealised gains and losses measured at in accordance with Article 468 of the CRR had not been applied					
11	Tier 1 (as a percentage of risk exposure amount)	18.56 %	20.24 %	21.31 %	21.27 %	21.43 %
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.20 %	19.63 %	20.34 %	20.00 %	20.19 %

12a	Tier 1 (as a percentage of risk exposure amount) as if fair value through OCI the temporary treatment of unrealised gains and losses measured at in accordance with Article 468 of the CRR had not been applied					
13	Total capital (as a percentage of risk exposure amount)	21.25 %	23.16 %	24.21 %	24.25%	24.41 %
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.12 %	22.82 %	23.51 %	23.25%	23.43 %
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					
Leverage ratio						
15	Leverage ratio total exposure measure	135,929	130,947	130,894	128,263	126,522
16	Leverage ratio	7.75 %	8.06 %	8.57 %	8.46%	8.66 %
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.60 %	7.82 %	8.18 %	7.94%	8.15 %
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied					

¹ Transitional CET1, T1 and total capital and RWEAs are calculated applying the IFRS 9 transitional arrangements of the CRR as amended by CRR II applicable as at the reporting date.

Chapter 3. Disclosure of countercyclical capital buffers

6: Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

As per Article 440(a) the following template sets out geographical distribution of credit exposures relevant to the calculation of the countercyclical capital buffer. The template contains an overview of the exposure distribution for all countries.

10	Breakdown by country:	a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
	Ireland : 001	24,092	27,234	81		966	52,372	2,302	5	52	2,359	29,493	66.74%	—%
	United Kingdom : 002	8,928	955	—		—	9,883	629	—	—	629	7,864	17.80%	—%
	Algeria : 003	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Andorra : 004	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Angola : 005	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Argentina : 006	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Australia : 007	12	17	—		—	29	2	—	—	2	25	0.06%	—%
	Austria : 008	0	3	—		—	3	0	—	—	0	3	0.01%	—%
	Bahamas : 009	33	—	—		—	33	3	—	—	3	33	0.07%	—%
	Bahrain : 010	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Bangladesh : 011	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Belgium : 012	1	49	—		—	50	5	—	—	5	62	0.14%	—%
	Bermuda : 013	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Bosnia And Herzegovina : 014	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Brazil : 015	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Brunei Darussalam : 016	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Bulgaria : 017	0	—	—		—	0	0	—	—	0	0	0.00%	0.50%
	Canada : 018	2	153	—		—	155	13	—	—	13	163	0.37%	—%
	Cayman Islands : 019	1	0	—		—	1	0	—	—	0	1	0.00%	—%
	Chile : 020	0	2	—		—	2	0	—	—	0	2	0.00%	—%
	China : 021	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Costa Rica : 022	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Croatia : 023	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Cyprus : 024	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Czech Republic : 025	0	0	—		—	0	0	—	—	0	0	0.00%	0.50%
	Denmark : 026	0	28	—		—	28	3	—	—	3	32	0.07%	—%
	Egypt : 027	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Estonia : 028	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Ethiopia : 029	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Finland : 030	6	35	—		—	41	4	—	—	4	49	0.11%	—%
	France : 031	204	537	—		25	766	57	—	0	57	716	1.62%	—%
	Gambia : 032	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Georgia : 033	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Germany : 034	41	290	—		—	331	24	—	—	24	305	0.69%	—%
	Gibraltar : 035	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Greece : 036	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Guernsey : 037	38	—	—		—	38	3	—	—	3	38	0.09%	—%
	Guinea : 038	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Holy See (Vatican City State) : 039	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Hong Kong : 040	1	1	—		—	2	0	—	—	0	1	0.00%	1.00%
	Hungary : 041	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	India : 042	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Indonesia : 043	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Iraq : 044	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Isle Of Man : 045	54	121	—		—	175	13	—	—	13	160	0.36%	—%
	Israel : 046	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Italy : 047	33	88	—		—	120	7	—	—	7	85	0.19%	—%
	Jamaica : 048	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Japan : 048	0	1	—		—	1	0	—	—	0	1	0.00%	—%
	Jersey : 049	95	1	—		—	96	7	—	—	7	90	0.20%	—%
	Kazakhstan : 050	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Kenya : 051	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Korea, Republic Of : 052	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Kuwait : 053	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Latvia : 054	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Lesotho : 055	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Liberia : 056	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Liechtenstein : 057	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Lithuania : 058	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Luxembourg : 059	329	568	—		—	897	75	—	—	75	939	2.13%	0.50%
	Macao : 060	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Malaysia : 061	0	0	—		—	1	0	—	—	0	0	0.00%	—%
	Malta : 062	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Marshall Islands : 063	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Mayotte : 064	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Mexico : 065	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Moldova : 066	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Monaco : 067	1	—	—		—	1	0	—	—	0	0	0.00%	—%
	Montserrat : 068	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Netherlands : 069	133	353	—		95	581	43	—	9	53	660	1.49%	—%
	New Zealand : 070	1	—	—		—	1	0	—	—	0	1	0.00%	—%
	Nicaragua : 071	0	0	—		—	0	0	—	—	0	0	0.00%	—%
	Norway : 072	0	45	—		—	45	3	—	—	3	40	0.09%	1.50%
	Oman : 073	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Pakistan : 074	0	0	—		—	0	0	—	—	0	0	0.00%	—%

	Panama : 075	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Paraguay : 076	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Peru : 077	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Philippines : 078	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Poland : 079	7	0	—	—	—	8	1	—	—	1	10	0.02%	—%
	Portugal : 080	0	116	—	—	—	116	8	—	—	8	94	0.21%	—%
	Puerto Rico : 081	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Qatar : 082	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Romania : 083	0	0	—	—	—	0	0	—	—	0	0	0.00%	—%
	Russian Federation : 084	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Saint Vincent and The Grenadines : 085	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Saudi Arabia : 086	0	0	—	—	—	0	0	—	—	0	0	0.00%	—%
	Singapore : 087	1	—	—	—	—	1	0	—	—	0	1	0.00%	—%
	Slovakia : 088	0	1	—	—	—	1	0	—	—	0	1	0.00%	1.00%
	Slovenia : 089	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	South Africa : 090	0	0	—	—	—	0	0	—	—	0	0	0.00%	—%
	Spain : 091	27	202	—	—	—	229	15	—	—	15	185	0.42%	—%
	Sri Lanka : 092	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Sweden : 093	0	74	—	—	—	74	5	—	—	5	66	0.15%	—%
	Switzerland : 094	2	88	—	—	—	90	7	—	—	7	93	0.21%	—%
	Taiwan, Province Of China : 095	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Thailand : 096	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Uganda : 097	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Ukraine : 098	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	United Arab Emirates : 099	0	1	—	—	—	1	0	—	—	0	1	0.00%	—%
	United States : 100	200	2,218	—	—	881	3,299	225	—	13	238	2,975	6.73%	—%
	Venezuela, Bolivarian Republic Of : 101	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Virgin Islands, British : 102	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Yemen : 103	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Zambia : 104	0	—	—	—	—	0	0	—	—	0	0	0.00%	—%
	Zimbabwe : 105	0	0	—	—	—	0	0	—	—	0	0	0.00%	—%
20	Total	34,248	33,182	81	—	1,967	69,477	3,455	5	74	3,535	44,190	100.00%	

7: Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

As per Article 440 point (b) the following template provides the additional countercyclical capital buffer requirement. There has been no material change in the countercyclical buffer rate between December 2021 to June 2022.

		a
1	Total risk exposure amount	56,777
2	Institution specific countercyclical capital buffer rate	0.01 %
3	Institution specific countercyclical capital buffer requirement	7

Chapter 4. Disclosure of the leverage ratio

8: Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

As per Article 451(1) point (b) the following template provides a reconciliation of the total assets in AIB published financial statements under IFRS and the total leverage exposure. The template includes a breakdown of all adjustments that lead from the total assets as published in the financial statements to the LR exposure measure on a transitional basis.

		a
		Applicable amount
1	Total assets as per published financial statements	132,948
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation ¹	(153)
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	—
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	—
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	—
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	—
7	Adjustment for eligible cash pooling transactions	—
8	Adjustment for derivative financial instruments	1,280
9	Adjustment for securities financing transactions (SFTs)	173
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	4,046
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	—
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	—
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	—
12	Other adjustments	(2,366)
13	Total exposure measure	135,929

¹ This adjustment includes € 12 m relating to entities outside the prudential scope of consolidation and € 141 m relating to negative interest rate accrued interest reflected as assets in the financial balance sheet but aligned in FINREP to the underlying liability instrument.

9: Template EU LR2 - LRCom: Leverage ratio common disclosure

As per Article 451(1), points (a) and (b) and Article 451(3) (taking into account, where applicable, point (c) of Article 451(1) and Article 451(2) CRR), the following template provides a detailed breakdown of the components of the LR denominator, as well as information on the actual LR, minimum requirements and buffers. Article 451(2) is not applicable to AIB as AIB is not a public development credit institution as defined in Article 429a(2). This information is on a transitional basis. AIB does not have any promotional loan exposures.

Main movements between December 2021 to June 2022 on total exposures are as follows:

- The total on-balance sheet exposures increased due to the Group's increased placement of excess funding and liquidity position with the central bank € 1.8 bn, € 0.7 bn awaiting settlement on bond issuance and new business outpacing maturities and paydowns partially offset by loan sales.
- The increase in derivatives during the period was primarily related to mark to market movements.
- The movements in securities financing transactions and off balance sheet relate to increases in underlying business activity.

There was a decrease in Tier 1 capital between December 2021 to June 2022 due to the following:

- The changing of transitional rates for 2022 for deferred tax and IFRS 9 € 0.5 bn.
- The deduction following share buyback approval of € 0.1 bn.
- Higher PVA € 0.1 bn.
- Lower Other Comprehensive Income reserves € 0.1 bn partially offset by the inclusion of half year profits (less foreseeable charges) € 0.2 bn.

The LR ratio decreased over the half year due to higher exposures and lower Tier 1 capital.

		CRR leverage ratio exposures	
		a	b
		30/06/2022	31/12/2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	126,636	123,167
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	—	—
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	—	—
4	Adjustment for securities received under securities financing transactions that are recognised as an asset	—	—
5	(General credit risk adjustments to on-balance sheet items)	—	—
6	(Asset amounts deducted in determining Tier 1 capital)	(2,571)	(2,023)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	124,065	121,144
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	2,451	1,135
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	—	—
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	624	586
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	—	—
EU-9b	Exposure determined under Original Exposure Method	—	—
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	—	—
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	—	—
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	—	—
11	Adjusted effective notional amount of written credit derivatives	—	—
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	—	—
13	Total derivatives exposures	3,075	1,720
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	8,934	7,209
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,363)	(3,319)
16	Counterparty credit risk exposure for SFT assets	173	95
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	—	—

17	Agent transaction exposures	—	—
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	—	—
18	Total securities financing transaction exposures	4,744	3,985
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	14,647	14,546
20	(Adjustments for conversion to credit equivalent amounts)	(10,522)	(10,420)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(79)	(81)
22	Off-balance sheet exposures	4,046	4,045
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	—	—
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	—	—
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	—	—
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans):	—	—
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units)):	—	—
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	—	—
EU-22g	(Excluded excess collateral deposited at triparty agents)	—	—
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	—	—
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	—	—
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	—	—
EU-22k	(Total exempted exposures)	—	—
Capital and total exposure measure			
23	Tier 1 capital	10,537	11,217
24	Total exposure measure	135,929	130,894
Leverage ratio			
25	Leverage ratio	7.75 %	8.57 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.75 %	8.57 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	7.75 %	8.57 %
26	Regulatory minimum leverage ratio requirement (%)	3.00 %	3.00 %
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	— %	— %
EU-26b	of which: to be made up of CET1 capital	— %	— %
27	Leverage ratio buffer requirement (%)	— %	— %
EU-27a	Overall leverage ratio requirement (%)	3.00 %	3.00 %
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
Disclosure of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,565	3,757
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	4,570	3,890
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	135,924	130,760
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	135,924	130,760

31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.75 %	8.58 %
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.75 %	8.58 %

10: Template EU LR3 - LRSpl: Split-up of on-balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

As per Article 451(1) point (b) the following template analyses the calculation of the leverage ratio exposures on a transitional basis.

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	126,636
EU-2	Trading book exposures	10
EU-3	Banking book exposures, of which:	126,626
EU-4	Covered bonds	3,145
EU-5	Exposures treated as sovereigns	52,924
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	5
EU-7	Institutions	4,014
EU-8	Secured by mortgages of immovable properties	34,423
EU-9	Retail exposures	4,420
EU-10	Corporates	16,768
EU-11	Exposures in default	1,828
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	9,099

Chapter 5. Disclosure of liquidity requirements

11: Template EU LIQ1 - Quantitative information of LCR

As per Article 451a(2), the template below sets out the liquidity coverage ratio detail of AIB Group.

Scope of consolidation:		consolidated							
		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD/MM/YYYY)	30/06/2022	31/03/2022	31/12/2021	30/09/2021	30/06/2022	31/03/2022	31/12/2021	30/09/2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					41,181	39,616	37,620	35,287
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	63,967	62,196	60,188	57,840	6,339	6,044	5,640	5,049
3	<i>Stable deposits</i>	35,658	34,918	34,149	33,070	1,783	1,746	1,707	1,653
4	<i>Less stable deposits</i>	26,740	25,557	24,277	22,868	3,776	3,613	3,433	3,231
5	Unsecured wholesale funding	27,578	27,576	27,425	26,974	12,593	12,526	12,441	12,193
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	—	—	—	—	—	—	—	—
7	<i>Non-operational deposits (all counterparties)</i>	27,578	27,576	27,425	26,974	12,593	12,526	12,441	12,193
8	<i>Unsecured debt</i>	—	—	—	—	—	—	—	—
9	<i>Secured wholesale funding</i>					72	55	29	62
10	Additional requirements	10,404	10,499	10,546	10,315	1,267	1,328	1,363	1,341
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	400	443	466	461	400	443	466	461
12	<i>Outflows related to loss of funding on debt products</i>	—	—	—	—	—	—	—	—
13	<i>Credit and liquidity facilities</i>	10,004	10,056	10,080	9,854	867	885	897	880
14	Other contractual funding obligations	459	330	288	360	351	224	182	254
15	Other contingent funding obligations	4,303	4,102	3,889	3,811	423	400	376	366
16	TOTAL CASH OUTFLOWS					21,046	20,577	20,031	19,265
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	168	177	174	384	91	61	69	167
18	Inflows from fully performing exposures	684	667	683	689	468	451	459	462
19	Other cash inflows	749	676	599	590	322	254	181	168
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	1,601	1,519	1,456	1,664	882	766	708	798
EU-20a	<i>Fully exempt inflows</i>								
EU-20b	<i>Inflows subject to 90% cap</i>								
EU-20c	<i>Inflows subject to 75% cap</i>	1,458	1,421	1,376	1,375	882	766	708	798
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					41,181	39,616	37,620	35,287
22	TOTAL NET CASH OUTFLOWS					20,165	19,811	19,322	18,467
23	LIQUIDITY COVERAGE RATIO					204.33 %	199.95 %	194.42 %	190.81 %

12: Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

As per Article 451a(2), the below table provides qualitative information on the LCR ratio.

Row number	Qualitative information	
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The LCR aims to ensure that a bank has an adequate stock of unencumbered High Quality Liquid Assets ("HQLA") to meet its liquidity needs for a 30-calendar day liquidity stress scenario. The LCR remained above the regulatory minimum requirements of 100% and internal risk appetite limits over the review period. The Group maintains a strong liquidity position by keeping a stable balance sheet structure that is supported by a diversified funding base. The main driver of the LCR increase has been the continued growth in deposits received which has resulted in an increase in both HQLA (as excess funding is placed with the Central Bank) and customer deposit outflows. All amounts are averages of the preceding 12 months for each quarter of the relevant disclosure period.
(b)	Explanations on the changes in the LCR over time	The Group LCR for 30 June 2022 is 215.35%. The average LCR for the 12 months to 30 June 2022 increased 4.38% to 204.33% for the period under review in keeping with the previous quarters trajectory, as growth in the liquidity buffer exceeded growth in stresses. HQLA increased over the quarter reflecting increased deposits partially offset by lower unencumbered bonds and increased cash outflows such as share-buyback and dividend payment.
(c)	Explanations on the actual concentration of funding sources	The composition of the Group's funding results in a low LCR outflow relative to the overall size of the funding base, as a large proportion of this deposit base comes from Retail customers, which in aggregate provide a stable source of funding.
(d)	High-level description of the composition of the institution's liquidity buffer.	The buffer is primarily composed of Level 1 assets. Notably, reserves at central banks represents the substantial majority of the buffer at the reporting date. Diversification in the buffer is achieved through investments in Level 1 debt instruments such as government guaranteed bonds, and Level 2 debt instruments such as high quality external covered bonds.
(e)	Derivative exposures and potential collateral calls	The Group actively manages its over-the-counter ("OTC") derivative exposures arising from activity generated by corporate customers while the remainder represent hedging and trading decisions of the Group's derivative and foreign exchange traders with a view to generating incremental income. These derivative financial instruments include interest rate, foreign exchange, equity and credit derivatives. The LCR captures both contractual derivative outflows and the impact of an adverse market scenario on derivative outflows and collateral calls. In addition, derivative outflows are captured in the Group's liquidity stress testing.
(f)	Currency mismatch in the LCR	As part of its funding strategy, the Group makes use of the swap markets to support its funding needs across currencies. Matching its deposit currency mix, the main portion of the Group's liquid assets is denominated in EUR and the local currencies of key operating locations. The Group's stable funding base of customer deposits is predominantly denominated in the local currency of its key operating locations.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	For LCR purposes, assets outside the Liquidity function's control can qualify as HQLAs in so far as they match outflows in the same jurisdiction. For the Group, this means that AIB Group (UK) p.l.c. HQLAs (cash held with the Bank of England) can qualify up to the amount of 30 days UK outflows under LCR.

13: Template EU LIQ2 - Net Stable Funding Ratio

As per Article 451a(3) the template below sets out the NSFR ratio detail of AIB Group. The June 2022 NSFR at 164% is up 4% since December 2021. The main driver in the NSFR increase is due to increased customer deposits. AIB Group does not treat any assets or liabilities as being interdependent.

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	12,537	—	—	1,531	14,067
2	Own funds	12,537	—	—	1,531	14,067
3	Other capital instruments		—	—	—	—
4	Retail deposits		66,011	222	110	61,586
5	Stable deposits		37,197	134	77	35,542
6	Less stable deposits		28,814	88	33	26,044
7	Wholesale funding:		30,276	1,357	15,824	29,438
8	Operational deposits		—	—	—	—
9	Other wholesale funding		30,276	1,357	15,824	29,438
10	Interdependent liabilities					
11	Other liabilities:	27	2,182	—	311	311
12	NSFR derivative liabilities	27				
13	All other liabilities and capital instruments not included in the above categories		2,182	—	311	311
14	Total available stable funding (ASF)					105,403
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					7,153
EU-15a	Assets encumbered for more than 12m in cover pool		197	196	3,154	3,014
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		4,568	4,465	52,529	44,993
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		—	50	—	25
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1,464	1,489	2,699	3,543
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2,025	2,076	19,411	18,496
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		89	87	876	682
22	Performing residential mortgages, of which:		822	760	25,812	18,771
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		645	640	23,752	16,639
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		257	89	4,607	4,159
25	Interdependent assets					
26	Other assets:		4,776	—	7,723	8,066
27	Physical traded commodities				—	—
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		296	—	—	252
29	NSFR derivative assets		—			—
30	NSFR derivative liabilities before deduction of variation margin posted		1,835			92
31	All other assets not included in the above categories		2,644	—	7,723	7,723
32	Off-balance sheet items		—	—	14,644	906
33	Total RSF					64,134
34	Net Stable Funding Ratio (%)					164.35 %

Chapter 6. Disclosure of exposures to credit risk, dilution risk and credit quality

14: Template EU CR1 - Performing and non-performing exposures and related provisions

As per Article 442, points (c) and (e) the template below presents gross carrying amount (including accrued interest) of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation.

The main movements between December 2021 to June 2022 are as follows:

- Cash balances at central banks and other demand deposits¹ is higher due to an increase in excess liquidity due to higher customer account balances.
- Non-performing loans and ECL decreased in the period largely due to the non-performing portfolio sales, which resulted in a € 0.4 bn reduction in non-performing loans.
- This template reflects a reclassification of customers (small businesses including partnership, sole traders, farms from NFC to Household) aligning to the new BSI regulation/reporting from January 2022.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						m	Collateral and financial guarantees received	
															n	o
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Accumulated partial write-off	On performing exposures		On non-performing exposures	
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3					
005	Cash balances at central banks and other demand deposits	45,148	45,147	1	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances ¹	60,997	54,639	6,219	2,436	—	2,240	(770)	(174)	(595)	(629)	—	(618)	(281)	44,239	1,495
020	Central banks	336	336	—	—	—	—	—	—	—	—	—	—	—	—	—
030	General governments	80	80	—	—	—	—	—	—	—	—	—	—	—	—	—
040	Credit institutions	3,627	3,627	—	—	—	—	—	—	—	—	—	—	—	3,626	—
050	Other financial corporations	1,528	1,431	98	1	—	1	(28)	(4)	(24)	—	—	—	(1)	950	—
060	Non-financial corporations	22,235	17,796	4,366	1,307	—	1,138	(615)	(117)	(498)	(231)	—	(231)	(81)	10,197	878
070	Of which SMEs	9,045	6,598	2,373	817	—	817	(289)	(58)	(231)	(155)	—	(155)	(44)	5,659	574
080	Households	33,191	31,370	1,755	1,129	—	1,100	(128)	(52)	(74)	(398)	—	(387)	(199)	29,465	618
090	Debt securities	16,974	16,937	37	—	—	—	(5)	(4)	(2)	—	—	—	—	2,560	—
100	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	General governments	7,912	7,912	—	—	—	—	(1)	(1)	—	—	—	—	—	269	—
120	Credit institutions	6,181	6,181	—	—	—	—	(1)	(1)	—	—	—	—	—	324	—
130	Other financial corporations	2,134	2,134	—	—	—	—	—	—	—	—	—	—	—	1,967	—
140	Non-financial corporations	747	710	37	—	—	—	(2)	(1)	(2)	—	—	—	—	—	—
150	Off-balance-sheet exposures	14,516	13,678	837	131	—	131	57	17	40	18	—	18	—	—	—
160	Central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
170	General governments	336	336	—	—	—	—	—	—	—	—	—	—	—	—	—
180	Credit institutions	172	172	—	—	—	—	—	—	—	—	—	—	—	—	—
190	Other financial corporations	333	332	1	—	—	—	1	—	—	—	—	—	—	—	—
200	Non-financial corporations	8,500	7,921	579	99	—	99	47	14	34	16	—	16	—	—	—
210	Households	5,175	4,917	257	32	—	32	9	3	7	3	—	3	—	—	—
220	Total	137,636	130,402	7,094	2,567	—	2,371	(833)	(195)	(637)	(648)	—	(637)	(281)	46,799	1,495

¹ For Row 010 Loans and advances includes amortised loans (including Purchased or Originated Credit Impaired (POCI)) and Fair Value Through the P&L (FVTPL) loans. The 'of which' staging columns do not include FVTPL or POCI values as these are not subject to IFRS9 staging.

15: Template EU CR1-A - Maturity of exposures

As per Article 442 point (g) of the template below provides a breakdown of gross carrying amount by residual contractual maturities net of related accumulated impairment, provisions, accumulated change in fair value due to credit risk.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1,994	5,806	18,638	35,595	—	62,033
2	Debt securities	—	2,346	5,720	8,903	—	16,969
3	Total	1,994	8,152	24,358	44,498	—	79,002

16: Template EU CR2 - Changes in the stock of non-performing loans and advances

As per point (f) of Article 442. The template below presents movements of gross carrying amounts (including accrued interest) of non-performing loans and advances between December 2021 to June 2022.

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	3,129
020	Inflows to non-performing portfolios	493
030	Outflows from non-performing portfolios	(1,185)
040	Outflows due to write-offs	(55)
050	Outflow due to other situations	(1,131)
060	Final stock of non-performing loans and advances	2,436

17: Template EU CQ1 - Credit quality of forborne exposures

As per Article 442 point (c) the template below presents the gross carrying amount (including accrued interest) of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation.

Forborne loans decreased between December 2021 to June 2022 mainly due to € 0.4 bn portfolio sale.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
		Performing forbore	Non-performing forbore			On performing forbore exposures	On non-performing forbore exposures		
Of which defaulted	Of which impaired		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	2,167	1,570	1,570	1,399	(370)	(321)	2,618	1,087
020	Central banks	—	—	—	—	—	—	—	—
030	General governments	—	—	—	—	—	—	—	—
040	Credit institutions	—	—	—	—	—	—	—	—
050	Other financial corporations	51	—	—	—	(22)	—	—	—
060	Non-financial corporations	1,643	894	894	726	(331)	(107)	1,772	670
070	Households	474	676	676	673	(17)	(214)	845	417
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	121	26	26	26	11	—	—	—
100	Total	2,288	1,596	1,596	1,426	(381)	(321)	2,618	1,087

18: Template EU CQ4 - Quality of non-performing exposures by geography

As per Article 442, points (c) and (e) the template below presents gross carrying amount (includes accrued interest) of performing and non-performing exposures and the related accumulated impairment, provisions and accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation.

The on-balance sheet exposure is a total of debt securities and loans and advances only. This balance excludes cash balances at central banks and other demand deposits. Individual countries disclosed based on combined on and off-balance sheet exposures reflect the top 10 country exposures and represent greater than 96% of total exposure.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted				
010	On-balance-sheet exposures	80,408	2,436	2,436	80,166	(1,405)		—
020	<i>Ireland</i>	52,135	1,749	1,749	51,893	(1,024)		—
030	<i>United Kingdom</i>	11,919	480	480	11,919	(239)		—
040	<i>France</i>	3,823	—	—	3,823	(10)		—
050	<i>United States</i>	3,404	13	13	3,404	(45)		—
060	<i>Canada</i>	1,785	11	11	1,785	(7)		—
061	<i>Spain</i>	1,152	—	—	1,152	(3)		—
062	<i>Luxembourg</i>	853	159	159	853	(43)		—
063	<i>Netherlands</i>	783	6	6	783	(3)		—
064	<i>Australia</i>	646	2	2	646	(1)		—
065	<i>Italy</i>	484	—	—	484	(1)		—
070	<i>Other countries¹</i>	3,424	16	16	3,424	(30)		—
080	Off-balance-sheet exposures	14,647	131	131			76	
090	<i>Ireland</i>	11,179	92	92			56	
100	<i>United Kingdom</i>	2,690	33	33			16	
110	<i>France</i>	231	—	—			—	
120	<i>United States</i>	176	—	—			3	
130	<i>Canada</i>	3	—	—			—	
131	<i>Spain</i>	21	—	—			—	
132	<i>Luxembourg</i>	57	2	2			—	
133	<i>Netherlands</i>	46	4	4			—	
134	<i>Australia</i>	3	—	—			—	
135	<i>Italy</i>	23	—	—			—	
140	<i>Other countries²</i>	220	—	—			—	
150	Total	95,055	2,567	2,567	80,166	(1,405)	76	—

¹ Other countries comprise exposures with Algeria, Andorra, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Belgium, Bermuda, Brazil, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Congo, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Ethiopia, Finland, Gambia, Georgia, Germany, Greece, Guernsey, Guinea, Holy See (Vatican City State), Hong Kong, Hungary, Iceland, India, Indonesia, Iraq, Isle Of Man, Israel, Jamaica, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Liberia, Liechtenstein, Lithuania, Malawi, Malaysia, Marshall Islands, Mauritius, Mexico, Monaco, Montserrat, New Zealand, Nicaragua, Nigeria, Norway, Oman, Other Countries (exposures with Supranational organisations), Pakistan, Panama, Paraguay, Philippines, Poland, Portugal, Province Of China Taiwan, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saint Vincent And The Grenadine, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, United Arab Emirates, Yemen, Zambia, Zimbabwe.

² Other countries comprise exposures with Andorra, Argentina, Austria, Bahamas, Bahrain, Bangladesh, Belgium, Belize, Bermuda, Bosnia and Herzegovina, Brazil, British Indian Ocean Territory, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Ecuador, Egypt, Estonia, Ethiopia, Fiji, Finland, Georgia, Ghana, Greece, Guernsey, Guinea, Holy See (Vatican City State), Hong Kong, Hungary, India, Isle of Man, Israel, Italy, Jamaica, Japan, Jersey, Jordan, Kenya, Kuwait, Latvia, Lebanon, Liberia, Liechtenstein, Lithuania, Malawi, Malaysia, Malta, Mauritius, Mayotte, Mexico, Monaco, Montserrat, Morocco, Nepal, New Zealand, Nicaragua, Norway, Oman, Pakistan, Paraguay, Philippines, Poland, Portugal, Province of China Taiwan, Puerto Rico, Qatar, Republic of Korea, Reunion, Romania, Russian Federation, Saudi Arabia, Seychelles, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Tanzania, Thailand, Turkey, Turks And Caicos Islands, Uganda, Ukraine, United Arab Emirates, Zambia, and Zimbabwe.

19: Template EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

As per Article 442, points (c) and (e) the template below presents gross carrying amount (including accrued interest) of loans and advances to non-financial corporations by industry and the related accumulated impairment and accumulated change in fair value due to credit risk, according to the scope of regulatory consolidation.

This template reflects a reclassification of customers (small businesses including partnership, sole traders, farms from NFC to Household) aligning to the new BSI regulation/reporting from January 2022. This primarily impacted 'Agriculture, forestry and fishing' and 'Real Estate Activities' with a € 1.0 bn and € 0.5 bn reclassification out of NFC to Household, respectively.

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted			
010	Agriculture, forestry and fishing	632	33	33	632	(15)	—
020	Mining and quarrying	26	—	—	26	—	—
030	Manufacturing	2,710	54	54	2,710	(65)	—
040	Electricity, gas, steam and air conditioning supply	1,935	29	29	1,935	(34)	—
050	Water supply	218	5	5	218	(3)	—
060	Construction	1,883	41	41	1,883	(45)	—
070	Wholesale and retail trade	1,582	85	85	1,582	(63)	—
080	Transport and storage	1,296	15	15	1,296	(34)	—
090	Accommodation and food service activities	2,548	378	378	2,548	(314)	—
100	Information and communication	1,154	27	27	1,154	(20)	—
110	Financial and insurance activities	—	—	—	—	—	—
120	Real estate activities	5,712	500	500	5,470	(147)	—
130	Professional, scientific and technical activities	711	13	13	711	(19)	—
140	Administrative and support service activities	239	20	20	239	(14)	—
150	Public administration and defense, compulsory social security	—	—	—	—	—	—
160	Education	203	6	6	203	(5)	—
170	Human health services and social work activities	1,639	60	60	1,639	(30)	—
180	Arts, entertainment and recreation	364	31	31	364	(23)	—
190	Other services	689	9	9	689	(13)	—
200	Total	23,542	1,307	1,307	23,300	(846)	—

20: Template EU CQ7 - Collateral obtained by taking possession and execution processes

As per Article 442 point (c) the template below presents information on the instruments that were cancelled in exchange for the collateral obtained by taking possession and on the value of the collateral obtained by taking possession.

There are no significant changes since 31 December 2021.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	—	—
020	Other than PP&E	5	—
030	<i>Residential immovable property</i>	5	—
040	<i>Commercial Immovable property</i>	—	—
050	<i>Movable property (auto, shipping, etc.)</i>	—	—
060	<i>Equity and debt instruments</i>	—	—
070	<i>Other collateral</i>	—	—
080	Total	5	—

Chapter 7. Disclosure of the use of credit risk mitigation techniques

21: Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

As per Article 453 point (f) this template includes all collateral, financial guarantees and credit derivatives used as credit risk mitigants for all secured exposures, irrespective of whether the standardised approach or the IRB approach is used for RWEA calculation. Any secured exposures by collateral or financial guarantees (eligible or not eligible as CRM techniques under Part Three, Title II, Chapter 4 of the CRR) have been disclosed.

The main movement between December 2021 to June 2022 is as follows:

- Loans and advances secured carrying amount has increased by € 1.9 bn, this is primarily driven by securities financing and lending collateralised by immovable property.

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	61,447	45,734	44,907	828	—
2	Debt securities	14,414	2,560	2,236	324	
3	Total	75,861	48,294	47,142	1,152	—
4	<i>Of which non-performing exposures</i>	311	1,495	1,450	46	—
EU-5	<i>Of which defaulted</i>	311	1,495			

Chapter 8. Disclosure of the use of the standardised approach

22: Template EU CR4 - Standardised approach - Credit risk exposure and CRM effects

As per Article 453, points (g), (h) and (i) and Article 444 point (e), the template below shows credit risk exposures net of specific credit risk adjustments under the standardised approach both before and after credit risk mitigation (CRM) and credit conversion factors (CCF) and the associated RWAs and RWAs density, split by exposure class.

The template excludes counterparty credit risk and securitisation exposures.

Total exposures post CCF and post CRM increased by € 2.5 bn between December 2021 to June 2022 mainly due to:

- € 2.5 bn increase in Central government or central banks exposures as a result of the Group's excess funding and liquidity position.
- Movements also include € 0.7 bn awaiting settlement on bond issuances and new business outpacing maturities and paydowns offset by loan sales € 0.4 bn and deferred tax transitional rate changes.

A number of government issued guarantee schemes were introduced during the COVID-19 pandemic, as a CRM measure which results in exposures after the use of CRM moving from corporate, retail, high risk and exposures in default to central governments or central banks.

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	43,985	—	44,551	—	507	1.14 %
2	Regional government or local authorities	5	273	5	—	1	20.00 %
3	Public sector entities	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—
6	Institutions	48	—	48	—	10	20.00 %
7	Corporates	5,796	3,143	5,671	870	6,154	94.07 %
8	Retail	4,420	4,116	4,092	73	2,888	69.33 %
9	Secured by mortgages on immovable property	16,160	1,384	16,160	516	9,051	54.28 %
10	Exposures in default	1,287	69	1,251	16	1,620	127.85 %
11	Exposures associated with particularly high risk	1,230	625	1,210	248	2,188	150.00 %
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	248	—	248	—	421	169.88 %
16	Other items	3,072	—	3,072	—	1,457	47.43 %
17	TOTAL	76,251	9,611	76,309	1,724	24,296	31.14 %

23: Template EU CR5 - Standardised approach

As per Article 444 point (e) the template below analyses exposures at default (EAD) under the standardised approach by risk weight, split by exposure class. All amounts presented are post CRM and CCF and net of specific credit risk adjustments but exclude counterparty credit risk and securitisation exposures.

	Exposure classes	Risk weight															Total	Of which unrated
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
1	Central governments or central banks	44,348	—	—	—	—	—	—	—	—	—	—	203	—	—	—	44,551	—
2	Regional government or local authorities	—	—	—	—	5	—	—	—	—	—	—	—	—	—	—	5	5
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	—	—	—	48	—	—	—	—	—	—	—	—	—	—	48	48
7	Corporates	—	—	—	—	—	—	—	—	—	6,541	—	—	—	—	—	6,541	6,541
8	Retail exposures	—	—	—	—	—	—	—	—	4,165	—	—	—	—	—	—	4,165	4,165
9	Exposures secured by mortgages on immovable property	—	—	—	—	—	11,496	—	—	—	5,180	—	—	—	—	—	16,676	16,676
10	Exposures in default	—	—	—	—	—	—	—	—	—	561	706	—	—	—	—	1,267	1,267
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,458	—	—	—	—	1,458	1,458
12	Covered bonds	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Exposures to institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Units or shares in collective investment undertakings	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
15	Equity exposures	—	—	—	—	—	—	—	—	—	132	—	116	—	—	—	248	248
16	Other items	765	—	—	—	1,062	—	1	—	—	1,244	—	—	—	—	1	3,072	3,072
17	TOTAL	45,113	—	—	—	1,115	11,496	1	—	4,165	13,660	2,164	318	—	—	1	78,033	33,482

Chapter 9. Disclosure of risk management objectives and policies

24: Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range

As per Article 452, point (g)(i)-(v) the template below presents the key parameters used for the calculation of capital requirements for credit risk exposures, under the IRB approach, split by PD range. The template includes exposures rated under Foundation IRB and Advanced IRB. All exposures are presented both pre and post CRM and CCF (EAD). The template excludes counterparty credit risk, securitisations, equity and non-credit obligation exposures. Gross exposures are presented before specific credit risk adjustments. Throughout this section 'Density of risk weighted exposure amount' represents the 'average risk weighted exposure amount post CCF and post CRM'. 'Number of obligors' corresponds to the number of individual PDs in each band. The Group has not used credit derivatives as a credit risk mitigant for exposures rated under the IRB approach.

The total IRB portfolio remained broadly flat between December 2021 to June 2022 predominantly due to the following:

- Central government and central banks exposures decreased by € 1.2 bn mainly in liquid assets with the Bank of England.
- Institutions increase of € 0.5 bn mainly due to an increase in bank bonds during the period.
- Corporate exposures increase of € 0.5 bn driven by new lending exceeding redemptions.
- Retail exposures increase of € 0.1 bn driven by new business partially offset by loan sales.

A-IRB	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Total - with own estimates													
Retail - Secured by immovable property non-SME													
	0.00 to <0.15	3,406	550	60.81 %	3,740	0.07 %	31,460	27.66 %		195	5.22 %	1	(1)
	0.00 to <0.10	3,406	550	60.81 %	3,740	0.07 %	31,460	27.66 %		195	5.22 %	1	(1)
	0.10 to <0.15	—	—	—	—	—	—	—		—	—	—	—
	0.15 to <0.25	7,993	154	62.10 %	8,089	0.18 %	54,003	28.27 %		947	11.70 %	4	(6)
	0.25 to <0.50	541	201	62.55 %	667	0.39 %	5,573	32.55 %		155	23.30 %	1	—
	0.50 to <0.75	1,399	2	95.46 %	1,401	0.53 %	9,039	28.07 %		350	25.01 %	2	(1)
	0.75 to <2.50	3,272	19	89.49 %	3,288	1.76 %	23,215	27.88 %		1,775	53.98 %	16	(3)
	0.75 to <1.75	1,561	8	79.22 %	1,567	1.08 %	11,282	27.77 %		626	39.97 %	5	(1)
	1.75 to <2.5	1,711	10	97.68 %	1,721	2.39 %	11,933	27.97 %		1,148	66.74 %	11	(2)
	2.50 to <10.00	704	4	86.94 %	707	6.05 %	5,315	29.75 %		823	116.32 %	13	(2)
	2.5 to <5	111	1	69.07 %	112	3.70 %	1,132	33.68 %		116	103.82 %	1	—
	5 to <10	593	3	94.39 %	596	6.49 %	4,183	29.01 %		707	118.66 %	11	(2)
	10.00 to <100.00	377	2	99.36 %	379	22.50 %	2,683	29.28 %		658	173.77 %	25	(5)
	10 to <20	260	1	99.41 %	262	16.45 %	1,891	28.79 %		443	169.09 %	12	(3)
	20 to <30	66	0	99.80 %	67	26.26 %	457	30.73 %		132	196.97 %	5	(1)
	30.00 to <100.00	50	0	92.83 %	50	49.09 %	335	29.91 %		84	167.22 %	7	(1)
	100.00 (Default)	269	2	98.93 %	271	100.00 %	2,352	34.32 %		417	153.65 %	101	(78)
	Subtotal (exposure class)	17,960	934	62.34 %	18,542	2.61 %	133,640	28.38 %		5,320	28.69 %	163	(96)
	Total (all exposures classes)	17,960	934	62.34 %	18,542	2.61 %	133,640	28.38 %		5,320	28.69 %	163	(96)

[illegible]

	5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to <100.00	1	—	—	1	11.12 %	1	45.00 %	2.5	3	270.10 %	0	—
	10 to <20	1	—	—	1	11.12 %	1	45.00 %	2.5	3	270.10 %	0	—
	20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
	30.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—
	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)		6,150	41	0.00 %	6,150	0.11 %	162	27.74 %	2.5	1,807	29.38 %	3	(1)
Corporates - SME without own estimates													
	0.00 to <0.15	0	32	0.00 %	0	0.10 %	3	45.00 %	2.5	0	41.43 %	0	0
	0.00 to <0.10	—	32	0.00 %	—	—	2	—	—	—	—	—	—
	0.10 to <0.15	0	—	—	0	0.10 %	1	45.00 %	2.5	0	41.43 %	0	0
	0.15 to <0.25	10	10	5.38 %	11	0.18 %	2	45.00 %	2.5	6	57.76 %	0	0
	0.25 to <0.50	120	133	12.05 %	136	0.32 %	19	45.00 %	2.5	104	77.04 %	0	0
	0.50 to <0.75	53	7	43.51 %	55	0.58 %	13	45.00 %	2.5	51	92.40 %	0	0
	0.75 to <2.50	1,093	347	32.64 %	1,207	1.43 %	1,450	45.01 %	2.5	1,278	105.94 %	20	(31)
	0.75 to <1.75	647	247	33.94 %	730	1.04 %	875	45.02 %	2.5	692	94.76 %	9	(5)
	1.75 to <2.5	446	100	29.47 %	476	2.02 %	575	45.00 %	2.5	586	123.09 %	12	(25)
	2.50 to <10.00	661	126	29.77 %	699	4.44 %	1,095	44.72 %	2.5	964	138.07 %	37	(69)
	2.5 to <5	369	83	35.07 %	398	3.27 %	608	45.25 %	2.5	509	127.82 %	15	(37)
	5 to <10	292	43	19.54 %	300	5.99 %	487	44.02 %	2.5	455	151.66 %	22	(32)
	10.00 to <100.00	20	3	32.00 %	21	17.65 %	51	45.00 %	2.5	48	233.01 %	4	(3)
	10 to <20	16	2	30.51 %	17	13.75 %	39	45.00 %	2.5	38	229.58 %	3	(3)
	20 to <30	1	0	21.88 %	1	22.20 %	3	45.00 %	2.5	1	218.70 %	0	0
30.00 to <100.00	3	1	37.30 %	3	35.84 %	9	45.00 %	2.5	9	252.30 %	1	(1)	
100.00 (Default)	235	25	32.15 %	243	100.00 %	345	45.00 %	2.5	—	—	109	(48)	
Subtotal (exposure class)		2,192	683	26.25 %	2,371	12.48 %	2,978	44.93 %	2.5	2,453	103.46 %	172	(152)
Corporates - Specialised Lending without own estimates													
	0.00 to <0.15	—	46	75.00 %	34	0.10 %	1	45.00 %	2.5	13	37.88 %	0	0
	0.00 to <0.10	—	—	—	—	—	—	—	—	—	—	—	—
	0.10 to <0.15	—	46	75.00 %	34	0.10 %	1	45.00 %	2.5	13	37.88 %	0	0
	0.15 to <0.25	217	31	74.52 %	240	0.20 %	10	47.10 %	2.5	103	43.09 %	0	(1)
	0.25 to <0.50	692	163	76.32 %	816	0.35 %	29	47.46 %	2.5	512	62.71 %	2	(2)
	0.50 to <0.75	336	203	67.66 %	473	0.59 %	11	46.38 %	2.5	406	85.66 %	1	(1)
	0.75 to <2.50	97	61	64.99 %	137	0.83 %	4	48.52 %	2.5	139	101.68 %	1	(7)
	0.75 to <1.75	97	61	64.99 %	137	0.83 %	4	48.52 %	2.5	139	101.68 %	1	(7)
	1.75 to <2.5	—	—	—	—	—	—	—	—	—	—	—	—
	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	—
	2.5 to <5	—	—	—	—	—	—	—	—	—	—	—	—
	5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—
	10 to <20	—	—	—	—	—	—	—	—	—	—	—	—
	20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
30.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—	
100.00 (Default)	29	0	75.00 %	29	100.00 %	1	45.00 %	2.5	—	—	13	(7)	
Subtotal (exposure class)		1,371	503	71.22 %	1,729	2.08 %	56	47.11 %	2.5	1,173	67.83 %	17	(17)
Corporates - Other without own estimates													
	0.00 to <0.15	1,651	1,048	61.69 %	2,297	0.07 %	116	44.75 %	2.5	1,219	53.08 %	1	(11)
	0.00 to <0.10	889	690	63.63 %	1,329	0.04 %	56	44.56 %	2.5	563	42.36 %	0	(5)
	0.10 to <0.15	761	357	57.96 %	969	0.10 %	60	45.00 %	2.5	657	67.79 %	1	(6)
	0.15 to <0.25	834	259	63.78 %	999	0.18 %	56	45.00 %	2.5	970	97.04 %	1	(5)
	0.25 to <0.50	1,775	470	59.17 %	2,053	0.32 %	175	44.97 %	2.5	2,002	97.47 %	3	(30)
	0.50 to <0.75	1,820	307	64.68 %	2,019	0.58 %	132	44.91 %	2.5	2,247	111.29 %	6	(31)
	0.75 to <2.50	1,902	673	52.80 %	2,258	1.15 %	280	44.30 %	2.5	2,875	127.37 %	19	(98)
	0.75 to <1.75	1,449	542	59.32 %	1,771	0.95 %	191	44.80 %	2.5	2,220	125.36 %	13	(55)
	1.75 to <2.5	453	130	25.64 %	487	1.88 %	89	42.48 %	2.5	656	134.65 %	6	(43)
	2.50 to <10.00	548	55	47.65 %	574	3.81 %	73	38.79 %	2.5	828	144.18 %	16	(131)
	2.5 to <5	474	47	48.38 %	497	3.35 %	45	38.06 %	2.5	693	139.44 %	11	(121)
	5 to <10	74	8	43.47 %	78	6.74 %	28	43.46 %	2.5	136	174.53 %	5	(10)
	10.00 to <100.00	2	9	64.53 %	8	18.51 %	11	45.00 %	2.5	25	323.44 %	1	(1)
	10 to <20	2	9	64.51 %	7	17.76 %	9	45.00 %	2.5	24	321.62 %	1	(1)
	20 to <30	0	0	75.00 %	0	22.20 %	1	45.00 %	2.5	0	360.26 %	0	0
30.00 to <100.00	0	0	75.00 %	0	35.84 %	1	45.00 %	2.5	1	364.16 %	0	0	
100.00 (Default)	123	8	49.51 %	128	100.00 %	63	45.00 %	2.5	—	—	57	(22)	
Subtotal (exposure class)		8,656	2,829	59.38 %	10,336	1.92 %	906	44.42 %	2.5	10,166	98.36 %	104	(330)
Total (all exposures classes)		27,692	4,057	54.66 %	29,910	1.80 %	4,141	41.37 %	2.5	16,260	54.36 %	296	(501)

25: Template EU CR7 - IRB approach - Effect on the RWEAs of credit derivatives used as CRM techniques

As per Article 453 point (j) the template below illustrates the effect of credit derivatives on the IRB approach capital requirements calculations. The template excludes counterparty credit risk and Non-credit obligation assets.

The Group has not used credit derivatives as a credit risk mitigant for exposures rated under the IRB approach.

		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Exposures under FIRB	16,260	16,260
2	Central governments and central banks	661	661
3	Institutions	1,807	1,807
4	Corporates	13,792	13,792
4.1	<i>of which Corporates - SMEs</i>	2,453	2,453
4.2	<i>of which Corporates - Specialised lending</i>	1,173	1,173
5	Exposures under AIRB	5,320	5,320
6	Central governments and central banks	—	—
7	Institutions	—	—
8	Corporates	—	—
8.1	<i>of which Corporates - SMEs</i>	—	—
8.1	<i>of which Corporates - Specialised lending</i>	—	—
9	Retail	5,320	5,320
9.1	<i>of which Retail – SMEs - Secured by immovable property collateral</i>	—	—
9.2	<i>of which Retail – non-SMEs - Secured by immovable property collateral</i>	5,320	5,320
9.3	<i>of which Retail – Qualifying revolving</i>	—	—
9.4	<i>of which Retail – SMEs - Other</i>	—	—
9.5	<i>of which Retail – Non-SMEs- Other</i>	—	—
10	TOTAL (including FIRB exposures and AIRB exposures)	21,581	21,581

26: Template EU CR7-A - IRB approach - Disclosure of the extent of the use of CRM techniques

As per Article 453 point (g), this template discloses more granular information on the type of CRM techniques that the AIB Group applies.

A-IRB		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)								Unfunded credit Protection (UFCP)			RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)					
											Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
2	Institutions	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Corporates	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.1	Of which Corporates – SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.2	Of which Corporates – Specialised lending	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3.3	Of which Corporates – Other	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Retail	18,542	—	101.36 %	101.36 %	—	—	—	—	—	—	—	—	5,320	5,320
4.1	Of which Retail – Immovable property SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	Of which Retail – Immovable property non-SMEs	18,542	—	101.36 %	101.36 %	—	—	—	—	—	—	—	—	5,320	5,320
4.3	Of which Retail – Qualifying revolving	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4	Of which Retail – Other SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5	Of which Retail – Other non-SMEs	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Total	18,542	—	101.36 %	101.36 %	—	—	—	—	—	—	—	—	5,320	5,320

F-IRB		Total exposures	Credit risk Mitigation techniques										Credit risk Mitigation methods in the calculation of RWEAs		
			Funded credit Protection (FCP)							Unfunded credit Protection (UFCP)			RWEA without substitution effects (reduction effects only)		RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Other funded credit protection (%)												
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
a	b	c	d	e	f	g	h	i	j	k	l	m	n		
1	Central governments and central banks	9,323	—	—	—	—	—	—	—	—	—	—	637	661	
2	Institutions	6,150	—	—	—	—	—	—	—	—	5.17 %	—	1,828	1,807	
3	Corporates	14,436	—	5.26 %	5.26 %	—	—	—	—	—	0.86 %	—	13,796	13,792	
3.1	Of which Corporates – SMEs	2,371	—	2.08 %	2.08 %	—	—	—	—	—	4.76 %	—	2,456	2,453	
3.2	Of which Corporates – Specialised lending	1,729	—	—	—	—	—	—	—	—	—	—	1,173	1,173	
3.3	Of which Corporates – Other	10,336	—	6.87 %	6.87 %	—	—	—	—	—	0.11 %	—	10,167	10,166	
4	Total	29,910	—	2.54 %	2.54 %	—	—	—	—	—	1.48 %	—	16,260	16,260	

27: Template EU CR8 - RWEA flow statements of credit risk exposures under the IRB approach

As per Article 438 point (h) the template below analyses the movements in risk weighted exposure amounts under the IRB approach within the period. This template excludes counterparty credit risk of € 0.8 bn (March 22: € 0.7 bn).

Main movements between March 2022 to June 2022 are as follows:

- Asset size decreased driven by loan sales of € 0.2 bn and redemptions and paydowns being greater than new business.
- Asset quality impact during the quarter was mainly driven by grade migration within the corporate portfolio.
- Model updates reflect the impact of changes applied to the Bank, Sovereign and Project Finance models. In addition, the Not for Profit model reverted from IRB to Standardised capital treatment in the quarter.

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2022	31/03/2022	31/12/2021	30/09/2021
1	Risk weighted exposure amount as at the end of the previous reporting period	21,701	21,526	19,902	19,972
2	Asset size (+/-)	(242)	(1)	(43)	(248)
3	Asset quality (+/-)	(140)	122	179	93
4	Model updates (+/-)	60	—	1,370	—
5	Methodology and policy (+/-)	—	—	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	208	54	118	86
8	Other (+/-)	—	—	—	—
9	Risk weighted exposure amount as at the end of the reporting period	21,586	21,701	21,526	19,902

Chapter 10. Disclosure of exposures to counterparty credit risk

28: Template EU CCR1 - Analysis of CCR exposure by approach

As per Article 439, points (f), (g), (k) and (m) the template below sets out the methods used to calculate CCR regulatory requirements and the resultant RWEAs. Article 439(m) is an annual requirement on disclosure of the size of on and off balance sheet derivatives. As at 30-Jun-2022 this was € 3,781 m.

Total RWEAs broadly unchanged between December 2021 to June 2022, with compensating effects within derivatives and SFTs.

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)	—	—		—	—	—	—	—
EU2	EU - Simplified SA-CCR (for derivatives)	—	—		—	—	—	—	—
1	SA-CCR (for derivatives)	337	178		1.4	1,242	721	707	479
2	IMM (for derivatives and SFTs)			—	—	—	—	—	—
2a	<i>Of which securities financing transactions netting sets</i>			—		—	—	—	—
2b	<i>Of which derivatives and long settlement transactions netting sets</i>			—		—	—	—	—
2c	<i>Of which from contractual cross-product netting sets</i>			—		—	—	—	—
3	Financial collateral simple method (for SFTs)					—	—	—	—
4	Financial collateral comprehensive method (for SFTs)					13,929	14,045	14,045	576
5	VaR for SFTs					—	—	—	—
6	Total					15,171	14,766	14,751	1,055

29: Template EU CCR2 - Transactions subject to own funds requirements for CVA risk

As per Article 439 point (h) the template below presents the CVA charge broken down by approach.

Reduction in RWEA between December 2021 to June 2022 primarily due to lower effective maturities within the portfolio.

		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method ¹		
2	(i) VaR component (including the 3× multiplier) ¹		
3	(ii) stressed VaR component (including the 3× multiplier) ¹		
4	Transactions subject to the Standardised method	400	99
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method) ¹		
5	Total transactions subject to own funds requirements for CVA risk	400	99

¹AIB does not use Advanced method or Alternative approach

30: Template EU CCR3 - Standardised approach - CCR exposures by regulatory exposure class and risk weights

As per Article 439 point (l), which refers to point (e) of Article 444, the template below presents a breakdown of CCR by exposure class and risk weight.

The main movements between December 2021 to June 2022 are as follows:

- Movements in market rates.
- An increasing volume of activity with QCCPs
- A reduction in activity with corporates.
- A new derivative contract was entered into with a 50% risk weight during the period.

	Exposure classes	Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
1	Central governments or central banks	—	—	—	—	—	—	—	—	—	—	—	—
2	Regional government or local authorities	—	—	—	—	—	—	—	—	—	—	—	—
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	—	—	—	—	—	—	—	—	—	—	—	—
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	1,852	—	—	—	103	—	—	—	—	—	1,955
7	Corporates	—	—	—	—	—	—	—	—	253	—	—	253
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—
11	Total exposure value	—	1,852	—	—	—	103	—	—	253	—	—	2,208

31: Template EU CCR4 - IRB approach - CCR exposures by exposure class and PD scale

As per Article 439 point (I), which refers to point (g) of Article 452, the template below presents a detailed view of counterparty credit risk positions subject to the IRB approach by exposure class and PD scale.

Movements between December 2021 to June 2022 are as follows:

- Increase in Exposure value due to the value being presented gross of SFTs collateral.
- Increase in RWEAs primarily due to increase in SFT transactions.

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Central governments and central banks (F-IRB)								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Central governments and central banks)	—	—	—	—	—	—	—

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Institutions (F-IRB)								
1	0.00 to <0.15	14,268	0.12 %	61	7.50 %	0.54	701	4.91 %
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	56	0.35 %	6	12.61 %	0.72	10	17.32 %
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Institutions (F-IRB))	14,324	0.12 %	67	7.52 %	0.54	710	4.96 %

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates (F-IRB) SME								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	0	0.32 %	1	45.00 %	2.50	0	78.68 %
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	0	3.35 %	1	45.00 %	2.50	0	184.45 %
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) SME)	0	0.69 %	2	45.00 %	2.50	0	91.56 %

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates (F-IRB) Specialised Lending								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	10	0.20 %	4	45.00 %	2.50	4	44.60 %
3	0.25 to <0.50	11	0.32 %	16	45.00 %	2.50	8	70.49 %
4	0.50 to <0.75	8	0.63 %	7	45.00 %	2.50	7	93.00 %
5	0.75 to <2.50	2	0.83 %	3	45.00 %	2.50	2	106.78 %
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	0	100.00 %	1	45.00 %	2.50	—	—
	Sub-total (Corporates (F-IRB) Specialised Lending)	30	1.06 %	31	45.00 %	2.50	21	69.24 %

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Corporates (F-IRB) Other								
1	0.00 to <0.15	24	0.05 %	12	45.00 %	2.50	7	28.31 %
2	0.15 to <0.25	7	0.18 %	9	45.00 %	2.50	4	57.76 %
3	0.25 to <0.50	8	0.32 %	19	45.00 %	2.50	7	78.77 %
4	0.50 to <0.75	1	0.58 %	6	45.00 %	2.50	1	103.57 %
5	0.75 to <2.50	0	1.16 %	5	45.00 %	2.50	1	134.25 %

6	2.50 to <10.00	0	3.35 %	1	45.00 %	2.50	0	184.45 %
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Other)	41	0.16 %	52	45.00 %	2.50	19	47.06 %

		a	b	c	d	e	f	g
	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	RWEA	Density of risk weighted exposure amount
Retail (A-IRB)								
1	0.00 to <0.15	—	—	—	—	—	—	—
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	—	—	—	—	—	—	—
4	0.50 to <0.75	—	—	—	—	—	—	—
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Retail (A-IRB))	—	—	—	—	—	—	—
	Total (all CCR relevant exposure classes)	14,396	0.12 %	152	7.70 %	0.55	751	5.22 %

32: Template EU CCR5 - Composition of collateral for CCR exposures

As per Article 439 point (e) the template below provides a breakdown of all types of collateral posted or received to support or reduce CCR exposures related to derivative transactions and to SFTs, including transactions cleared through CCP.

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	142	1	116	101	—	—	—	—
2	Cash – other currencies	70	—	144	0	—	—	—	—
3	Domestic sovereign debt	—	—	—	—	—	—	—	—
4	Other sovereign debt	—	—	—	—	—	—	—	—
5	Government agency debt	—	—	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	—	1,825	—	1,456
7	Equity securities	—	—	—	—	—	2,617	—	—
8	Other collateral	—	—	—	—	—	2,506	—	3,540
9	Total	212	1	260	101	—	6,948	—	4,996

33: Template EU CCR6 - Credit derivatives exposures

As per Article 439 point (j) the template below sets out the AIB's exposure to credit derivative transactions analysed between derivatives bought or sold.

Decrease in protection bought between December 2021 to June 2022 is due to AIB's management of its credit exposures.

		a	b
		Protection bought	Protection sold
Notionals			
1	Single-name credit default swaps	—	—
2	Index credit default swaps	65	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	65	—
Fair values			
7	Positive fair value (asset)	1	—
8	Negative fair value (liability)	—	—

34: Template EU CCR8 - Exposures to CCPS

As per Article 439 point (i) the template below sets out the Group's exposure to Qualifying Central Counterparty (QCCP).

Increase in RWEAs between December 2021 to June 2022 primarily due to an increase in replacement costs for CCPs.

		a	b
		Exposure value	RWEA
1	Exposures to QCCPs (total)		37
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	1,852	37
3	(i) OTC derivatives	1,852	37
4	(ii) Exchange-traded derivatives	—	—
5	(iii) SFTs	—	—
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	—	—
9	Prefunded default fund contributions	—	—
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		—
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	—	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) SFTs	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	—
18	Non-segregated initial margin	—	—
19	Prefunded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

Chapter 11. Disclosure of exposures to securitisation positions

35: Template EU SEC1 - Securitisation exposures in the non-trading book

As per Article 449 point (j) the template shows AIB as an investor, non-trading book carrying amount of securitisation exposures broken down by type as at 30 June 2022:

The Group does not have ABCP programmes within their traditional securitisations.

Securitisation increased by € 0.4 bn to € 2.0 bn due to the purchase of new securitisations between December 2021 to June 2022.

There was no sales of securitisations during the period.

[illegible]

As per Article 449 point (k)(ii) this template shows AIB non-trading book aggregate amount of securitisation positions, where AIB act as investor and the associated risk weighted exposure amounts and capital requirements by regulatory approaches as at 30 June 2022:

AIB applies the standardised approach and external ratings based approach to determining its Securitisation RWEAs in accordance with Regulation (EU) 2017/2401.

Securitisation RWEAs increased by € 0.1 bn to € 0.9 bn due to the purchase of new securitisations between December 2021 to June 2022. There was no increase in RWEA as a result of credit under-performance in the securitisation portfolio. There were no sales of securitisations during the period.

[illegible]

Chapter 12. Disclosure of the use of the standardised approach for market risk

37: Template EU MR1 - Market risk under the standardised approach

As per Article 445 Disclosure of exposure to market risk, this template shows the RWEAs for standardised market risk split between outright products, options and securitisation. This template includes exposures subject to the standardised approach only.

The movement in market risk RWEA between December 2021 to June 2022 is driven by a decrease in credit default swaps which resulted in a decrease in specific risk of € 61 m RWEA, a decrease in interest rate risk which resulted in a € 58 m decrease in RWEA partially offset by an increase in equity risk of € 4 m RWEA.

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	302
2	Equity risk (general and specific)	19
3	Foreign exchange risk	—
4	Commodity risk ¹	
	Options	
5	Simplified approach ²	
6	Delta-plus approach	9
7	Scenario approach ³	
8	Securitisation (specific risk) ⁴	
9	Total	330

¹ AIB does not have commodity risk.

² AIB does not have approval for the simplified approach.

³ AIB does not use the Scenario approach.

⁴ AIB does not have trading securitisation instruments or correlation trading portfolios.

Chapter 13. Disclosure of exposures to interest rate risk on positions not held in the trading book

38: Template EU IRRBB1 - Interest rate risks of non-trading book activities

The following table shows the impact on the Group's net interest income and change of the economic value for the banking book positions. Also shown is the impact on net interest income and the economic value of equity from interest rate changes under the six standard scenarios defined by the European Banking Authority (EBA) known as the Supervisory Outlier Test (SOT), in these scenarios equity is excluded from the cash flows and the EBA prescribed floors are applied which will limit the impact on downward shocks.

The previous period results are shown in the table with comments on variation provided below.

The increase in NII regulatory and internal shock outcomes for increasing rates from December 2021 to June 2022 are mainly driven by an increase in balances held at the ECB Deposit Rate, creating greater sensitivity of earnings to short end rate movements. The rise in sensitivity to rates decreasing is due to higher market rates and a reduction in the dampening impact of market rate floor assumptions. In the parallel down rate shock now shows a higher NII sensitivity to rates falling from their June 2022 levels compared to December 2021.

The reduction in the SOT EV between December 2021 and June 2022 reflects an immediate recognition of an additional € 9 bn of behaviourally adjusted EUR Core Non Maturity Deposits and the incremental recognition of the associated SHP structural swap hedges. In contrast, the reduction in the internal EV reflects the sensitivity of the measure to the change in the shape of the repricing profile between the two periods.

The table has been provided in percentage terms relative to Own Funds to give an indication of the significance of the different shocks.

Template EU IRRBB1 - Interest rate risks of non-trading book activities

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	(685)	(767)	758	713
2	Parallel down	284	148	(696)	(315)
3	Steepener	(173)	15		
4	Flattener	(91)	(211)		
5	Short rates up	(277)	(429)		
6	Short rates down	66	121		

Supplementary Table 1

The following table quantifies the change in EV and NII for additional rate shocks

Additional rate shocks		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
		30/06/2022	31/12/2021	30/06/2022	31/12/2021
	99% 1 year shock	(247)	(317)		
	Parallel 100bps shock up			368	272
	Parallel 100bps shock down			(370)	(272)
	Earnings at Risk rate scenario			(536)	(462)
	TOTAL CAPITAL	12,063	12,741	12,063	12,741

Supplementary Table 2

The following table quantifies the change in EV and NII as a % of total capital

Supervisory shock scenarios		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
		30/06/2022	31/12/2021	30/06/2022	31/12/2021
1	Parallel shock up	(5.68)%	(6.02)%	6.28%	5.60%
2	Parallel shock down	2.35%	1.16%	(5.77)%	(2.47)%
3	Steepener (short rates down and long rates up)	(1.43)%	0.12%		
4	Flattener (short rates up and long rates down)	(0.75)%	(1.66)%		
5	Short rates up	(2.30)%	(3.37)%		
6	Short rates down	0.55%	0.95%		

Additional rate shocks		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
		30/06/2022	31/12/2021	30/06/2022	31/12/2021
	99% 1 year shock	(2.05)%	(2.49)%		
	Parallel 100bps shock up			3.05%	2.13%
	Parallel 100bps shock down			(3.07)%	(2.13)%
	Earnings at Risk rate scenario			(4.44)%	(3.63)%

Chapter 14. Disclosure of COVID-19 measures

The Pillar 3 report includes three templates per the EBA Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) published in June 2020, which introduced additional disclosure requirements in relation to the application of payment moratoria to existing loans as well as new lending subject to public guarantees schemes.

In January 2022, the EBA confirmed the need to continue monitoring exposures and the credit quality of loans benefitting from various public support measures following the uncertainty over COVID-19 developments. To facilitate such monitoring, the Guidelines on the reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis continue to apply until further notice.

As at June 2022, there were no active loans and advances subject to EBA-compliant moratoria since all eligible moratoria have come to expire (€ 0.02 m as at December 2021). As at September 2020, AIB decided not to further extend EBA-compliant moratoria.

[illegible]

40: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

The template below covers EBA-compliant moratoria (legislative and non-legislative) loans and advances that meet the requirements described in paragraph 10 of the EBA Guidelines on moratoria. It provides information on the number of obligors and gross carrying amount of loans and advances subject to different statuses of EBA-compliant moratoria (requested/granted). In addition, the template contains a breakdown by the residual maturity of EBA-compliant moratoria and information on the gross carrying amount of legislative moratoria as per the definition of the EBA Guidelines on moratoria.

All of loans and advances subject to EBA-compliant moratoria were expired at June 2022. The reduction in gross carrying amount of loans and advances since December 2021 reflects loan repayments.

Within households, sectors that received most EBA-compliant moratoria were: mortgages for principal dwelling houses and buy to let residential properties and other personal loans.

Within non-financial corporations, sectors that received most EBA-compliant moratoria were: accommodation and food services, real estate, human health services and social work, wholesale and retail trade, and water supply.

	a	b	c	d	e	f	g	h	i
	Number of obligors		Of which: legislative moratoria	Of which: expired	Gross carrying amount				
					Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	67,102	6,626						
2	Loans and advances subject to moratorium (granted)	53,463	6,388	—	6,388	—	—	—	—
3	of which: Households		3,129	—	3,129	—	—	—	—
4	of which: Collateralised by residential immovable property		2,663	—	2,663	—	—	—	—
5	of which: Non-financial corporations		3,259	—	3,259	—	—	—	—
6	of which: Small and Medium-sized Enterprises		2,082	—	2,082	—	—	—	—
7	of which: Collateralised by commercial immovable property		2,295	—	2,295	—	—	—	—

41: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

The template below covers newly originated loans and advances as referred to in paragraph 15 of these guidelines that are subject to public guarantee schemes that Member States introduced in response to the COVID-19 crisis. In the case of refinancing of previous debt with a new loan or of repackaging of several debts into a new loan, the new loan recognised in the financial statements is reported in this template provided that it is covered by a public guarantee scheme related to the COVID-19 crisis.

As at June 2022, there are € 533 m newly originated loans and advances subject to public guarantee scheme related to the COVID-19 crisis, of which € 525 m (98%) are performing loans.

The residual maturity split of the newly originated loans and advances is as follows:
52%: > 2 year <= 5 year, 42%: over 5 years, and the remaining 6%: <= 2 years.

Within non-financial corporations, the sectors that have received the highest loans and advances subject to public guarantee schemes are agriculture, forestry and fishing, wholesale and retail trade, construction, and accommodation and food services.

The increase in Households since December 2021 is partially driven by a re-class from Non-financial corporations to Households which AIB implemented in January 2022. The largest sector within Households that received loans issued under COVID public guarantee schemes is agriculture, forestry and fishing.

AIB ceased application for COVID public guarantee schemes from July 2022.

		a	b	c	d
		Gross carrying amount	of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	533	3	391	5
2	of which: Households	113			1
3	of which: Collateralised by residential immovable property	—			—
4	of which: Non-financial corporations	420	3	307	4
5	of which: Small and Medium-sized Enterprises	402			4
6	of which: Collateralised by commercial immovable property	6			—

CRR Roadmap

CRR Ref	Article Name	AIB Group compliance reference
Article 431	Article 431 Disclosure requirements and policies	
Article 431(1)	Institutions shall publicly disclose the information referred to in Titles II and III in accordance with the provisions laid down in this Title, subject to the exceptions referred to in Article 432.	AIB Group plc Pillar 3 Disclosures at 30 June 2022 ("P3").
Article 431(2)	Institutions that have been granted permission by the competent authorities under Part Three for the instruments and methodologies referred to in Title III of this Part shall publicly disclose the information laid down therein.	AIB will publicly disclose the relevant information under Title III Qualifying Requirements for the Use of Particular Instruments or Methodologies that AIB has been granted permission by the competent authority under Part Three for the instruments and methodologies. See Article 452 - 455 below for details.
Article 431(3)	The management body or senior management shall adopt formal policies to comply with the disclosure requirements laid down in this Part and put in place and maintain internal processes, systems and controls to verify that the institutions' disclosures are appropriate and in compliance with the requirements laid down in this Part. At least one member of the management body or senior management shall attest in writing that the relevant institution has made the disclosures required under this Part in accordance with the formal policies and internal processes, systems and controls. The written attestation and the key elements of the institution's formal policies to comply with the disclosure requirements shall be included in institutions' disclosures. Information to be disclosed in accordance with this Part shall be subject to the same level of internal verification as that applicable to the management report included in the institution's financial report. Institutions shall also have policies in place to verify that their disclosures convey their risk profile comprehensively to market participants. Where institutions find that the disclosures required under this Part do not convey the risk profile comprehensively to market participants, they shall publicly disclose information in addition to the information required to be disclosed under this Part. Nonetheless, institutions shall only be required to disclose information that is material and not proprietary or confidential as referred to in Article 432.	Annual - Table EU CCRA – Qualitative disclosure related to CCR : Row 4 Introduction: Disclosure policy, Attestation, Verification
Article 431(4)	All quantitative disclosures shall be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures.	AIB will ensure all quantitative disclosures will be accompanied by a qualitative narrative and any other supplementary information that may be necessary in order for the users of that information to understand the quantitative disclosures, noting in particular any significant change in any given disclosure compared to the information contained in the previous disclosures. Annual - Table EU CCRA – Qualitative disclosure related to CCR: Row 4
Article 431(5)	Institutions shall, if requested, explain their rating decisions to SMEs and other corporate applicants for loans, providing an explanation in writing when asked. The administrative costs of that explanation shall be proportionate to the size of the loan.	AIB provides explanations of ratings decisions to SMEs whose loan applications were declined in writing, if requested. AIB participates in a formal appeals process, overseen by a Government appointed Head of Credit Review. In the case of larger corporates, written explanations are not usually requested as direct discussions with relationship managers takes place.
Article 432	Article 432 Non-material, proprietary or confidential information	
Article 432(1)	With the exception of the disclosures laid down in point (c) of Article 435(2) and in Articles 437 and 450, institutions may omit one or more of the disclosures listed in Titles II and III where the information provided by those disclosures is not regarded as material. Information in disclosures shall be regarded as material where its omission or misstatement could change or influence the assessment or decision of a user of that information relying on it for the purpose of making economic decisions. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply materiality in relation to the disclosure requirements of Titles II and III.	AIB complies with all relevant disclosure requirements with regards to materiality.
Article 432(2)	Institutions may also omit one or more items of information referred to in Titles II and III where those items include information that is regarded as proprietary or confidential in accordance with this paragraph, except for the disclosures laid down in Articles 437 and 450.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(2)	Information shall be regarded as proprietary to institutions where disclosing it publicly would undermine their competitive position. Proprietary information may include information on products or systems that would render the investments of institutions therein less valuable, if shared with competitors. Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential. EBA shall issue guidelines, in accordance with Article 16 of Regulation (EU) No 1093/2010, on how institutions have to apply proprietary and confidentiality in relation to the disclosure requirements of Titles II and III.	AIB does not omit any information on the grounds that it may be proprietary or confidential.
Article 432(3)	In the exceptional cases referred to in paragraph 2, the institution concerned shall state in its disclosures the fact that specific items of information are not being disclosed and the reason for not disclosing those items, and publish more general information about the subject matter of the disclosure requirement, except where that subject matter is, in itself, proprietary or confidential.	Not applicable.
Article 433	Article 433 Frequency and scope of disclosures	
Article 433	Institutions shall publish the disclosures required under Titles II and III in the manner set out in Articles 433a, 433b and 433c. Annual disclosures shall be published on the same date as the date on which institutions publish their financial statements or as soon as possible thereafter. Semi-annual and quarterly disclosures shall be published on the same date as the date on which the institutions publish their financial reports for the corresponding period where applicable or as soon as possible thereafter. Any delay between the date of publication of the disclosures required under this Part and the relevant financial statements shall be reasonable and, in any event, shall not exceed the timeframe set by competent authorities pursuant to Article 106 of Directive 2013/36/EU.	Introduction
Article 433a	Article 433a Disclosures by large institutions	
Article 433a(1)	Large institutions shall disclose the information outlined below with the following frequency:	Introduction
Article 433a(1)(a)	(a) all the information required under this Part on an annual basis;	See below for applicable disclosure requirements. Not Applicable. Annual Template EU INS1 Insurance participations. AIB has no insurance undertakings. Not Applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate. Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach.
Article 433a(1)(b)	(b) on a semi-annual basis the information referred to in:	Introduction
Article 433a(1)(b)(i)	(i) point (a) of Article 437;	Semi-annual - Template EU CC1 - Composition of regulatory own funds; Semi-annual - EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

Article 433a(1)(b)(ii)	(ii) point (e) of Article 438;	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures.
Article 433a(1)(b)(iii)	(iii) points (e) to (l) of Article 439;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach; Semi annual - Template EU CCR2 – Transactions subject to own funds requirements for CVA risk; Semi annual - Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights; Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale; Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures; Semi annual - Template EU CCR6 – Credit derivatives exposures; Semi annual - Template EU CCR8 – Exposures to CCPs
Article 433a(1)(b)(iv)	(iv) Article 440;	Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer; Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer
Article 433a(1)(b)(v)	(v) points (c), (e), (f) and (g) of Article 442;	Semi annual - Template EU CR1: Performing and non-performing exposures and related provisions; Semi annual - Template EU CR1-A: Maturity of exposures; Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publish EU CR2-a, AIB will not publish EU CR2) Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries; Semi annual - Template EU CQ1: Credit quality of forborne exposures; Annual & threshold - Template EU CQ2: Quality of forbearance; Annual - Template EU CQ3: Credit quality of performing and non-performing exposures by past due days; Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only)- Template EU CQ4: Quality of non-performing exposures by geography; Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5: Credit quality of loans and advances by industry; Annual & threshold - Template EU CQ6: Collateral valuation - loans and advances; Semi annual - Template EU CQ7: Collateral obtained by taking possession and execution processes; Annual & threshold - Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown
Article 433a(1)(b)(vi)	(vi) point (e) of Article 444;	Semi annual - Template EU CR5 – standardised approach
Article 433a(1)(b)(vii)	(vii) Article 445;	Semi annual - Template EU MR1 – Market risk under the standardised approach
Article 433a(1)(b)(viii)	(viii) point (a) and (b) of Article 448(1);	Annual - Non-trading interest rate risk variation
Article 433a(1)(b)(ix)	(ix) point (j) to (l) of Article 449;	Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book; Not Applicable. Semi-annual - Template EU SEC2 Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book. Not Applicable. Semi-annual - Template EU SEC3 Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor. AIB does not act as originator or as sponsor. Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor. Not Applicable. Semi-annual - Template EU SEC5 Exposures securitised by the institution - Exposures in default and specific credit risk adjustments. AIB does not have exposures securitised that are in default or have specific credit risk adjustments.
Article 433a(1)(b)(x)	(x) points (a) and (b) of Article 451(1);	Semi annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures; Semi annual - Template EU LR2 - LRCom: Leverage ratio common disclosure; Semi annual - Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
Article 433a(1)(b)(xi)	(xi) Article 451a(3);	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio
Article 433a(1)(b)(xii)	(xii) point (g) of Article 452;	Semi annual - Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range; Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
Article 433a(1)(b)(xiii)	(xiii) points (f) to (j) of Article 453;	Semi annual - Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques; Semi annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects; Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques; Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques
Article 433a(1)(b)(xii)	(xiv) points (d), (e) and (g) of Article 455;	Not applicable. Semi annual - Template EU MR2-A Market risk under the Internal Model Approach (IMA). All market risk is treated under standardised approach. Not applicable. Semi annual - Template EU MR3 IMA values for trading portfolios. All market risk is treated under standardised approach. Not applicable. Semi annual - Template EU MR4 Comparison of VaR estimates with gains/losses. All market risk is treated under standardised approach.

Article 433a(1)(c)	(c) on a quarterly basis the information referred to in:	See below for applicable disclosure requirements.
Article 433a(1)(c)(i)	(i) points (d) and (h) of Article 438;	Quarterly - Template EU OV1 – Overview of risk weighted exposure amounts; Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach.
Article 433a(1)(c)(ii)	(ii) the key metrics referred to in Article 447;	Quarterly - Template EU KM1 - Key metrics template
Article 433a(1)(c)(iii)	(iii) Article 451a(2).	Quarterly - Template EU LIQ1 - Quantitative information of LCR; Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1
Article 433a(2)	By way of derogation from paragraph 1, large institutions other than G-SIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a)	(a) all the information required under this Part on an annual basis; (b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433a(3)	Large institutions that are subject to Article 92a or 92b shall disclose the information required under Article 437a on a semi-annual basis, except for the key metrics referred to in point (h) of Article 447, which are to be disclosed on a quarterly basis.	Not applicable.
Article 433b	Article 433b Disclosures by small and non-complex institutions	Not applicable.
Article 433b(1)	Small and non-complex institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433b(1)(a)	(a) on an annual basis the information referred to in:	Not applicable.
Article 433b(1)(a)(i)	(i) points (a), (e) and (f) of Article 435(1);	Not applicable.
Article 433b(1)(a)(ii)	(ii) point (d) of Article 438;	Not applicable.
Article 433b(1)(a)(iii)	(iii) points (a) to (d), (h), (i), (j) of Article 450(1);	Not applicable.
Article 433b(1)(b)	(b) on a semi-annual basis the key metrics referred to in Article 447.	Not applicable.
Article 433b(2)	By way of derogation from paragraph 1 of this Article, small and non-complex institutions that are non-listed institutions shall disclose the key metrics referred to in Article 447 on an annual basis.	Not applicable.
Article 433c	Article 433c Disclosures by other institutions	Not applicable.
Article 433c(1)	Institutions that are not subject to Article 433a or 433b shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433c(1)(a)	(a) all the information required under this Part on an annual basis;	Not applicable.
Article 433c(1)(a)	(b) the key metrics referred to in Article 447 on a semi-annual basis.	Not applicable.
Article 433c(2)	By way of derogation from paragraph 1 of this Article, other institutions that are non-listed institutions shall disclose the following information on an annual basis:	Not applicable.
Article 433c(2)(a)	(a) points (a), (e) and (f) of Article 435(1);	Not applicable.
Article 433c(2)(b)	(b) points (a), (b) and (c) of Article 435(2);	Not applicable.
Article 433c(2)(c)	(c) point (a) of Article 437;	Not applicable.
Article 433c(2)(d)	(d) points (c) and (d) of Article 438;	Not applicable.
Article 433c(2)(e)	(e) the key metrics referred to in Article 447;	Not applicable.
Article 433c(2)(f)	(f) points (a) to (d), (h) to (k) of Article 450(1).	Not applicable.
Article 434	Article 434 Means of disclosures	
Article 434(1)	Institutions shall disclose all the information required under Titles II and III in electronic format and in a single medium or location. The single medium or location shall be a standalone document that provides a readily accessible source of prudential information for users of that information or a distinctive section included in or appended to the institutions' financial statements or financial reports containing the required disclosures and being easily identifiable to those users.	Introduction - Pillar 3 is available on the AIB Investor Relations website.
Article 434(2)	Institutions shall make available on their website or, in the absence of a website, in any other appropriate location an archive of the information required to be disclosed in accordance with this Part. That archive shall be kept accessible for a period of time that shall be no less than the storage period set by national law for information included in the institutions' financial reports.	Introduction - Pillar 3 archive is available on the AIB Investor Relations website.
Article 434a	Article 434a Uniform disclosure formats	
Article 434a	EBA shall develop draft implementing technical standards specifying uniform disclosure formats, and associated instructions in accordance with which the disclosures required under Titles II and III shall be made. Those uniform disclosure formats shall convey sufficiently comprehensive and comparable information for users of that information to assess the risk profiles of institutions and their degree of compliance with the requirements laid down in Parts One to Seven. To facilitate the comparability of information, the implementing technical standards shall seek to maintain consistency of disclosure formats with international standards on disclosures. Uniform disclosure formats shall be tabular where appropriate. EBA shall submit those draft implementing technical standards to the Commission by 28 June 2020. Power is conferred on the Commission to adopt those implementing technical standards in accordance with Article 15 of Regulation (EU) No 1093/2010.	EBA published the final version of the ITS on 21/04/2021: Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295. AIB is compliant with the amended version as per EU official journal.
Article 435	Article 435 Disclosure of risk management objectives and policies	
Article 435(1)	Institutions shall disclose their risk management objectives and policies for each separate category of risk, including the risks referred to in this Title. Those disclosures shall include:	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management , Annual - Table EU ORA - Qualitative information on operational risk
Article 435(1)(a)	(a) the strategies and processes to manage those categories of risks;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management , Annual - Table EU CRA - General qualitative information about credit risk, Annual - Table EU MRA - Qualitative disclosure requirements related to market risk, Annual Table EU ORA - Qualitative information on operational risk

Article 435(1)(b)	(b) the structure and organisation of the relevant risk management function including information on the basis of its authority, its powers and accountability in accordance with the institution's incorporation and governing documents;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management , Annual - Table EU CRA - General qualitative information about credit risk, Annual - Table EU MRA - Qualitative disclosure requirements related to market risk, Annual - Table EU ORA - Qualitative information on operational risk
Article 435(1)(c)	(c) the scope and nature of risk reporting and measurement systems;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management , Annual - Table EU MRA - Qualitative disclosure requirements related to market risk, Annual - Table EU ORA - Qualitative information on operational risk
Article 435(1)(d)	(d) the policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management , Annual - Table EU CRA - General qualitative information about credit risk, Annual - Table EU MRA - Qualitative disclosure requirements related to market risk, Annual - Table EU ORA - Qualitative information on operational risk
Article 435(1)(e)	(e) a declaration approved by the management body on the adequacy of the risk management arrangements of the relevant institution providing assurance that the risk management systems put in place are adequate with regard to the institution's profile and strategy;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management.
Article 435(1)(f)	(f) a concise risk statement approved by the management body succinctly describing the relevant institution's overall risk profile associated with the business strategy; that statement shall include:	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management, Annual - Table EU CRA - General qualitative information about credit risk.
Article 435(1)(f)(i)	(i) key ratios and figures providing external stakeholders a comprehensive view of the institution's management of risk, including how the risk profile of the institution interacts with the risk tolerance set by the management body;	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management.
Article 435(1)(f)(ii)	(ii) information on intragroup transactions and transactions with related parties that may have a material impact of the risk profile of the consolidated group.	Annual - Table EU OVA - Institution risk management approach, Annual - Table EU LIQA - Liquidity risk management.
Article 435(2)	Institutions shall disclose the following information regarding governance arrangements:	Annual - Table EU OVB - Disclosure on governance arrangements
Article 435(2)(a)	(a) the number of directorships held by members of the management body;	Annual - Table EU OVB - Disclosure on governance arrangements
Article 435(2)(b)	(b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise;	Annual - Table EU OVB - Disclosure on governance arrangements
Article 435(2)(c)	(c) the policy on diversity with regard to selection of members of the management body, its objectives and any relevant targets set out in that policy, and the extent to which those objectives and targets have been achieved;	Annual - Table EU OVB - Disclosure on governance arrangements
Article 435(2)(d)	(d) whether or not the institution has set up a separate risk committee and the number of times the risk committee has met;	Annual - Table EU OVB - Disclosure on governance arrangements
Article 435(2)(e)	(e) the description of the information flow on risk to the management body.	Annual - Table EU OVB - Disclosure on governance arrangements
Article 436	Article 436 Disclosure of the scope of application	
Article 436	Institutions shall disclose the following information regarding the scope of application of this Regulation as follows:	See below for applicable disclosure requirements.
Article 436(a)	(a) the name of the institution to which this Regulation applies;	AIB Group plc
Article 436(b)	(b) a reconciliation between the consolidated financial statements prepared in accordance with the applicable accounting framework and the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One; that reconciliation shall outline the differences between the accounting and regulatory scopes of consolidation and the legal entities included within the regulatory scope of consolidation where it differs from the accounting scope of consolidation; the outline of the legal entities included within the regulatory scope of consolidation shall describe the method of regulatory consolidation where it is different from the accounting consolidation method, whether those entities are fully or proportionally consolidated and whether the holdings in those legal entities are deducted from own funds;	Annual - Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity) , Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts
Article 436(c)	(c) a breakdown of assets and liabilities of the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One, broken down by type of risks as referred to under this Part;	Annual - Template EU LI1 – Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories.
Article 436(d)	(d) a reconciliation identifying the main sources of differences between the carrying value amounts in the financial statements under the regulatory scope of consolidation as defined in Sections 2 and 3 of Title II of Part One, and the exposure amount used for regulatory purposes; that reconciliation shall be supplemented by qualitative information on those main sources of differences;	Annual - Template EU LI2 – Main sources of differences between regulatory exposure amounts and carrying values in financial statements, Annual - Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts
Article 436(e)	(e) for exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions;	Annual - Template EU PV1 - Prudent valuation adjustments (PVA)
Article 436(f)	(f) any current or expected material practical or legal impediment to the prompt transfer of own funds or to the repayment of liabilities between the parent undertaking and its subsidiaries;	Annual - Table EU LIB - Other qualitative information on the scope of application
Article 436(g)	(g) the aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation, and the name or names of those subsidiaries;	Annual - Table EU LIB - Other qualitative information on the scope of application
Article 436(h)	(h) where applicable, the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9.	Annual - Table EU LIB - Other qualitative information on the scope of application
Article 437	Article 437 Disclosure of own funds	
Article 437	Institutions shall disclose the following information regarding their own funds:	See below for applicable disclosure requirements.
Article 437(a)	(a) a full reconciliation of Common Equity Tier 1 items, Additional Tier 1 items, Tier 2 items and the filters and deductions applied to own funds of the institution pursuant to Articles 32 to 36, 56, 66 and 79 with the balance sheet in the audited financial statements of the institution;	Semi annual - Template EU CC1 - Composition of regulatory own funds, Semi annual - Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Article 437(b)	(b) a description of the main features of the Common Equity Tier 1 and Additional Tier 1 instruments and Tier 2 instruments issued by the institution;	Annual - Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments
Article 437(c)	(c) the full terms and conditions of all Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments;	Annual - Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments
Article 437(d)	(d) a separate disclosure of the nature and amounts of the following:	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437(d)(i)	(i) each prudential filter applied pursuant to Articles 32 to 35;	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437(d)(ii)	(ii) items deducted pursuant to Articles 36, 56 and 66;	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437(d)(iii)	(iii) items not deducted pursuant to Articles 47, 48, 56, 66 and 79;	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437(e)	(e) a description of all restrictions applied to the calculation of own funds in accordance with this Regulation and the instruments, prudential filters and deductions to which those restrictions apply;	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437(f)	(f) a comprehensive explanation of the basis on which capital ratios are calculated where those capital ratios are calculated by using elements of own funds determined on a basis other than the basis laid down in this Regulation.	Semi annual - Template EU CC1 - Composition of regulatory own funds
Article 437a	Article 437a Disclosure of own funds and eligible liabilities	Not applicable.
Article 437a	Institutions that are subject to Article 92a or 92b shall disclose the following information regarding their own funds and eligible liabilities:	Not applicable.
Article 437a(a)	(a) the composition of their own funds and eligible liabilities, their maturity and their main features;	Not applicable.
Article 437a(b)	(b) the ranking of eligible liabilities in the creditor hierarchy;	Not applicable.
Article 437a(c)	(c) the total amount of each issuance of eligible liabilities instruments referred to in Article 72b and the amount of those issuances that is included in eligible liabilities items within the limits specified in Article 72b(3) and (4);	Not applicable.
Article 437a(d)	(d) the total amount of excluded liabilities referred to in Article 72a(2).	Not applicable.
Article 438	Article 438 Disclosure of own funds requirements and risk-weighted exposure amounts	
Article 438	Institutions shall disclose the following information regarding their compliance with Article 92 of this Regulation and with the requirements laid down in Article 73 and in point (a) of Article 104(1) of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 438(a)	(a) a summary of their approach to assessing the adequacy of their internal capital to support current and future activities;	Annual - Table EU OVC – ICAAP information
Article 438(b)	(b) the amount of the additional own funds requirements based on the supervisory review process as referred to in point (a) of Article 104(1) of Directive 2013/36/EU and its composition in terms of Common Equity Tier 1, additional Tier 1 and Tier 2 instruments;	Annual disclosure requirement on Template EU KM1 – Key metrics template
Article 438(c)	(c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process;	Annual - Table EU OVC – ICAAP information
Article 438(d)	(d) the total risk-weighted exposure amount and the corresponding total own funds requirement determined in accordance with Article 92, to be broken down by the different risk categories set out in Part Three and, where applicable, an explanation of the effect on the calculation of own funds and risk-weighted exposure amounts that results from applying capital floors and not deducting items from own funds;	Quarterly - Template EU OV1 – Overview of total risk exposure amounts Additional explanation is currently not relevant.
Article 438(e)	(e) the on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for each category of specialised lending referred to in Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 155(2);	Not applicable. Semi-annual - Template EU CR10 - Specialised lending and equity exposures under the simple risk weighted approach. AIB does not use the simple risk weight approach for specialised lending or equity exposures.
Article 438(f)	(f) the exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 when calculating their capital requirements on an individual, sub-consolidated and consolidated basis;	Not applicable. Annual Template EU INS1 Insurance participations. AIB has no insurance undertakings.
Article 438(g)	(g) the supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied;	Not applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.
Article 438(h)	(h) the variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations.	Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach Not applicable. Quarterly - Template EU CCR7 – RWEA flow statements of CCR exposures under the IMM. AIB does not use the IMM and instead use SA-CCR for derivatives under counterparty credit risk. Not applicable. Quarterly - Template EU MR2-B - RWEA flow statements of market risk exposures under the IMA. All market risk is treated under standardised approach.
Article 439	Article 439 Disclosure of exposures to counterparty credit risk	
Article 439	Institutions shall disclose the following information regarding their exposure to counterparty credit risk as referred to in Chapter 6 of Title II of Part Three:	See below for applicable disclosure requirements.
Article 439(a)	(a) a description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties;	Annual - Table EU CCRA – Qualitative disclosure related to CCR
Article 439(b)	(b) a description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves;	Annual - Table EU CCRA – Qualitative disclosure related to CCR
Article 439(c)	(c) a description of policies with respect to General Wrong-Way risk and Specific Wrong-Way risk as defined in Article 291;	Annual - Table EU CCRA – Qualitative disclosure related to CCR
Article 439(d)	(d) the amount of collateral the institution would have to provide if its credit rating was downgraded;	Annual - Table EU CCRA – Qualitative disclosure related to CCR
Article 439(e)	(e) the amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions;	Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures

Article 439(f)	(f) for derivative transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Sections 3 to 6 of Chapter 6 of Title II of Part Three, whichever method is applicable, and the associated risk exposure amounts broken down by applicable method;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach
Article 439(g)	(g) for securities financing transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Chapters 4 and 6 of Title II of Part Three, whichever method is used, and the associated risk exposure amounts broken down by applicable method;	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach
Article 439(h)	(h) the exposure values after credit risk mitigation effects and the associated risk exposures for credit valuation adjustment capital charge, separately for each method as set out in Title VI of Part Three;	Semi annual - Template EU CCR2 – Transactions subject to own funds requirements for CVA risk
Article 439(i)	(i) the exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures;	Semi annual - Template EU CCR8 – Exposures to CCPs
Article 439(j)	(j) the notional amounts and fair value of credit derivative transactions; credit derivative transactions shall be broken down by product type; within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold;	Semi annual - Template EU CCR6 – Credit derivatives exposures
Article 439(k)	(k) the estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9);	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach
Article 439(l)	(l) separately, the disclosures included in point (e) of Article 444 and point (g) of Article 452;	Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights, Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale
Article 439(m)	(m) for institutions using the methods set out in Sections 4 to 5 of Chapter 6 of Title II Part Three, the size of their on- and off-balance-sheet derivative business as calculated in accordance with Article 273a(1) or (2), as applicable.	Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach
Article 439	Where the central bank of a Member State provides liquidity assistance in the form of collateral swap transactions, the competent authority may exempt institutions from the requirements in points (d) and (e) of the first subparagraph where that competent authority considers that the disclosure of the information referred to therein could reveal that emergency liquidity assistance has been provided. For those purposes, the competent authority shall set out appropriate thresholds and objective criteria.	Not applicable. This would impact the following two templates if it were applicable to AIB: Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach. Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures
Article 440	Article 440 Disclosure of countercyclical capital buffers	
Article 440	Institutions shall disclose the following information in relation to their compliance with the requirement for a countercyclical capital buffer as referred to in Chapter 4 of Title VII of Directive 2013/36/EU:	See below for applicable disclosure requirements.
Article 440(a)	(a) the geographical distribution of the exposure amounts and risk-weighted exposure amounts of its credit exposures used as a basis for the calculation of their countercyclical capital buffer;	Semi annual - Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
Article 440(b)	(b) the amount of their institution-specific countercyclical capital buffer.	Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer
Article 441	Article 441 Disclosure of indicators of global systemic importance	Not applicable. AIB is an O-SII.
Article 441	G-SIIs shall disclose, on an annual basis, the values of the indicators used for determining their score in accordance with the identification methodology referred to in Article 131 of Directive 2013/36/EU.	Not applicable. AIB is an O-SII.
Article 442	Article 442 Disclosure of exposures to credit risk and dilution risk	
Article 442	Institutions shall disclose the following information regarding their exposures to credit risk and dilution risk:	See below for applicable disclosure requirements.
Article 442(a)	(a) the scope and definitions that they use for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets
Article 442(b)	(b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments;	Annual - Table EU CRB - Additional disclosure related to the credit quality of assets
Article 442(c)	(c) information on the amount and quality of performing, non-performing and forbore exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received;	Semi annual - Template EU CR1 - Performing and non-performing exposures and related provisions, Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries, Semi annual - Template EU CQ1 - Credit quality of forbore exposures, Annual & threshold - Template EU CQ2 - Quality of forbearance, Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography, Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry, Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances, Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes, Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown
Article 442(d)	(d) an ageing analysis of accounting past due exposures;	Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days
Article 442(e)	(e) the gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off-balance-sheet exposures;	Semi annual - Template EU CR1 - Performing and non-performing exposures and related provisions, Annual & threshold based (cols b and d); Semi annual (cols a, c, e, f and g only) - Template EU CQ4 - Quality of non-performing exposures by geography, Annual & threshold based (cols b and d); Semi annual (cols a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry
Article 442(f)	(f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off;	Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, (Note at year end if publish EU CR2-a, AIB will not publish EU CR2) Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries

Article 442(g)	(g) the breakdown of loans and debt securities by residual maturity.	Semi annual - Template EU CR1-A - Maturity of exposures
Article 443	Article 443 Disclosure of encumbered and unencumbered assets	
Article 443	Institutions shall disclose information concerning their encumbered and unencumbered assets. For those purposes, institutions shall use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered. Disclosure of information on encumbered and unencumbered assets shall not reveal emergency liquidity assistance provided by central banks.	Annual - Template EU AE1 - Encumbered and unencumbered assets, Annual - Template EU AE2 - Collateral received and own debt securities issued, Annual - Template EU AE3 - Sources of encumbrance, Annual - Table EU AE4 - Accompanying narrative information
Article 444	Article 444 Disclosure of the use of the Standardised Approach	
Article 444	Institutions calculating their risk-weighted exposure amounts in accordance with Chapter 2 of Title II of Part Three shall disclose the following information for each of the exposure classes set out in Article 112:	See below for applicable disclosure requirements.
Article 444(a)	(a) the names of the nominated ECALs and ECAs and the reasons for any changes in those nominations over the disclosure period;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised model
Article 444(b)	(b) the exposure classes for which each ECAI or ECA is used;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised model
Article 444(c)	(c) a description of the process used to transfer the issuer and issue credit ratings onto items not included in the trading book;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised model
Article 444(d)	(d) the association of the external rating of each nominated ECAI or ECA with the risk weights that correspond to the credit quality steps as set out in Chapter 2 of Title II of Part Three, taking into account that it is not necessary to disclose that information where the institutions comply with the standard association published by EBA;	Annual - Table EU CRD – Qualitative disclosure requirements related to standardised model
Article 444(e)	(e) the exposure values and the exposure values after credit risk mitigation associated with each credit quality step as set out in Chapter 2 of Title II of Part Three, by exposure class, as well as the exposure values deducted from own funds.	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects, Semi annual - Template EU CR5 – standardised approach, Semi annual - Template EU CCR3 – standardised approach - CCR exposures by regulatory exposure class and risk weights
Article 445	Article 445 Disclosure of exposure to market risk	
Article 445	Institutions calculating their own funds requirements in accordance with points (b) and (c) of Article 92(3) shall disclose those requirements separately for each risk referred to in those points. In addition, own funds requirements for the specific interest rate risk of securitisation positions shall be disclosed separately.	Semi annual - Template EU MR1 – Market risk under the standardised approach
Article 446	Article 446 Disclosure of operational risk management	
Article 446	Institutions shall disclose the following information about their operational risk management:	Annual - Table EU ORA - Qualitative information on operational risk, Annual - Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts
Article 446(a)	(a) the approaches for the assessment of own funds requirements for operation risk that the institution qualifies for;	Annual - Table EU ORA - Qualitative information on operational risk, Annual - Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts
Article 446(b)	(b) where the institution makes use of it, a description of the methodology set out in Article 312(2), which shall include a discussion of the relevant internal and external factors being considered in the institution's advanced measurement approach;	Not applicable. This would impact the following two tables if it were applicable to AIB: Annual - Table EU ORA - Qualitative information on operational risk, Annual - Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts
Article 446(c)	(c) in the case of partial use, the scope and coverage of the different methodologies used.	Not applicable. This would impact the following two tables if it were applicable to AIB: Annual - Table EU ORA - Qualitative information on operational risk, Annual - Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts
Article 447	Article 447 Disclosure of key metrics	
Article 447	Institutions shall disclose the following key metrics in a tabular format:	See below for applicable disclosure requirements.
Article 447(a)	(a) the composition of their own funds and their own funds requirements as calculated in accordance with Article 92;	Quarterly - Template EU KM1 – Key metrics template
Article 447(b)	(b) the total risk exposure amount as calculated in accordance with Article 92(3);	Quarterly - Template EU KM1 – Key metrics template
Article 447(c)	(c) where applicable, the amount and composition of additional own funds which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU;	Quarterly - Template EU KM1 – Key metrics template
Article 447(d)	(d) their combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU;	Quarterly - Template EU KM1 – Key metrics template
Article 447(e)	(e) their leverage ratio and the total exposure measure as calculated in accordance with Article 429;	Quarterly - Template EU KM1 – Key metrics template
Article 447(f)	(f) the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly - Template EU KM1 – Key metrics template
Article 447(f)(i)	(i) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template
Article 447(f)(ii)	(ii) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template
Article 447(f)(iii)	(iii) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template
Article 447(g)	(g) the following information in relation to their net stable funding requirement as calculated in accordance with Title IV of Part Six:	Quarterly - Template EU KM1 – Key metrics template
Article 447(g)(i), II, III	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period; (ii) the available stable funding at the end of each quarter of the relevant disclosure period; (iii) the required stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template
Article 447(h)	(h) their own funds and eligible liabilities ratios and their components, numerator and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable.	Not applicable AIB is not a G-SII.
Article 448	Article 448 Disclosure of exposures to interest rate risk on positions not held in the trading book	

Article 448(1)	As from 28 June 2021, institutions shall disclose the following quantitative and qualitative information on the risks arising from potential changes in interest rates that affect both the economic value of equity and the net interest income of their non-trading book activities referred to in Article 84 and Article 98(5) of Directive 2013/36/EU. On 13 April 2022 an amendment to Implementing Regulation (EU) 2022/631 was issued amending the Implementing Regulation (EU) 2021/637.	See below for applicable disclosure requirements. The Bank has reviewed the amendments made in 2022/631 and confirms the existing disclosures satisfy the requirements.
Article 448(1)(a)	(a) the changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods;	Semi annual - Non-trading interest rate risk
Article 448(1)(b)	(b) the changes in the net interest income calculated under the two supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods;	Semi annual - Non-trading interest rate risk
Article 448(1)(c)	(c) a description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the economic value of equity and in the net interest income required under points (a) and (b) of this paragraph;	Semi annual - Non-trading interest rate risk
Article 448(1)(d)	(d) an explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date;	Semi annual - Non-trading interest rate risk
Article 448(1)(e)	(e) the description of how institutions define, measure, mitigate and control the interest rate risk of their non-trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including:	Semi annual - Non-trading interest rate risk
Article 448(1)(e)(i)	(i) a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income;	Semi annual - Non-trading interest rate risk
Article 448(1)(e)(ii)	(ii) a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences;	Semi annual - Non-trading interest rate risk
Article 448(1)(e)(iii)	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk;	Semi annual - Non-trading interest rate risk
Article 448(1)(e)(iv)	(iv) the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3);	Semi annual - Non-trading interest rate risk
Article 448(1)(e)(v)	(v) an outline of how often the evaluation of the interest rate risk occurs;	Semi annual - Non-trading interest rate risk
Article 448(1)(f)	(f) the description of the overall risk management and mitigation strategies for those risks;	Semi annual - Non-trading interest rate risk
Article 448(1)(g)	(g) average and longest repricing maturity assigned to non-maturity deposits.	Semi annual - Non-trading interest rate risk
Article 448(2)	By way of derogation from paragraph 1 of this Article, the requirements set out in points (c) and (e)(i) to (e)(iv) of paragraph 1 of this Article shall not apply to institutions that use the standardised methodology or the simplified standardised methodology referred to in Article 84(1) of Directive 2013/36/EU.	
Article 449	Article 449 Disclosure of exposures to securitisation positions	
Article 449	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Article 337 or 338 shall disclose the following information separately for their trading book and non-trading book activities:	See below for applicable disclosure requirements.
Article 449(a)	(a) a description of their securitisation and re-securitisation activities, including their risk management and investment objectives in connection with those activities, their role in securitisation and re-securitisation transactions, whether they use the simple, transparent and standardised securitisation (STS) as defined in point (10) of Article 242, and the extent to which they use securitisation transactions to transfer the credit risk of the securitised exposures to third parties with, where applicable, a separate description of their synthetic securitisation risk transfer policy;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(b)	(b) the type of risks they are exposed to in their securitisation and re-securitisation activities by level of seniority of the relevant securitisation positions providing a distinction between STS and non-STS positions and:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(b)(i)	(i) the risk retained in own-originated transactions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(b)(ii)	(ii) the risk incurred in relation to transactions originated by third parties;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(c)	(c) their approaches for calculating the risk-weighted exposure amounts that they apply to their securitisation activities, including the types of securitisation positions to which each approach applies and with a distinction between STS and non-STS positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(d)	(d) a list of SSPs falling into any of the following categories, with a description of their types of exposures to those SSPs, including derivative contracts:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(d)(i)	(i) SSPs which acquire exposures originated by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(d)(ii)	(ii) SSPs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(d)(iii)	(iii) SSPs and other legal entities for which the institutions provide securitisation-related services, such as advisory, asset servicing or management services;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(d)(iv)	(iv) SSPs included in the institutions' regulatory scope of consolidation;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(e)	(e) a list of any legal entities in relation to which the institutions have disclosed that they have provided support in accordance with Chapter 5 of Title II of Part Three;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(f)	(f) a list of legal entities affiliated with the institutions and that invest in securitisations originated by the institutions or in securitisation positions issued by SSPs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures

Article 449(g)	(g) a summary of their accounting policies for securitisation activity, including where relevant a distinction between securitisation and re-securitisation positions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(h)	(h) the names of the ECAs used for securitisations and the types of exposure for which each agency is used;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(i)	(i) where applicable, a description of the Internal Assessment Approach as set out in Chapter 5 of Title II of Part Three, including the structure of the internal assessment process and the relation between internal assessment and external ratings of the relevant ECAI disclosed in accordance with point (h), the control mechanisms for the internal assessment process including discussion of independence, accountability, and internal assessment process review, the exposure types to which the internal assessment process is applied and the stress factors used for determining credit enhancement levels;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures
Article 449(j)	(j) separately for the trading book and the non-trading book, the carrying amount of securitisation exposures, including information on whether institutions have transferred significant credit risk in accordance with Articles 244 and 245, for which institutions act as originator, sponsor or investor, separately for traditional and synthetic securitisations, and for STS and non-STS transactions and broken down by type of securitisation exposures;	Semi annual - Template EU SEC1 - Securitisation exposures in the non-trading book Not Applicable. Semi-annual - Template EU SEC2 Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book.
Article 449(k)	(k) for the non-trading book activities, the following information:	See below for applicable disclosure requirements.
Article 449(k)(i)	(i) the aggregate amount of securitisation positions where institutions act as originator or sponsor and the associated risk-weighted assets and capital requirements by regulatory approaches, including exposures deducted from own funds or risk weighted at 1 250 %, broken down between traditional and synthetic securitisations and between securitisation and re-securitisation exposures, separately for STS and non-STS positions, and further broken down into a meaningful number of risk-weight or capital requirement bands and by approach used to calculate the capital requirements;	This paragraph requires the following template to be disclosed: Template EU SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor Not applicable. AIB does not act as originator or as sponsor.
Article 449(k)(ii)	(ii) the aggregate amount of securitisation positions where institutions act as investor and the associated risk-weighted assets and capital requirements by regulatory approaches, including exposures deducted from own funds or risk weighted at 1 250 %, broken down between traditional and synthetic securitisations, securitisation and re-securitisation positions, and STS and non-STS positions, and further broken down into a meaningful number of risk weight or capital requirement bands and by approach used to calculate the capital requirements;	Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor
Article 449(l)	(l) for exposures securitised by the institution, the amount of exposures in default and the amount of the specific credit risk adjustments made by the institution during the current period, both broken down by exposure type.	This paragraph requires the following template to be disclosed: Template EU SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments Not applicable. AIB does not have exposures securitised that are in default or have specific credit risk adjustments.
Article 449a	Article 449a Disclosure of environmental, social and governance risks (ESG risks)	
Article 449a	From 28 June 2022, large institutions which have issued securities that are admitted to trading on a regulated market of any Member State, as defined in point (21) of Article 4(1) of Directive 2014/65/EU, shall disclose information on ESG risks, including physical risks and transition risks, as defined in the report referred to in Article 98(8) of Directive 2013/36/EU. The information referred to in the first paragraph shall be disclosed on an annual basis for the first year and biannually thereafter.	EBA/ITS/2022/01 on prudential disclosures relating to ESG risks in accordance with Article 449a CRR is effective from 28/06/2022. The first disclosure will be annual, it will be semi-annual thereafter. The first disclosure will take place in 2023 for the disclosure reference date as of the end of December 2022.
Article 450	Article 450 Disclosure of remuneration policy	
Article 450(1)	Institutions shall disclose the following information regarding their remuneration policy and practices for those categories of staff whose professional activities have a material impact on the risk profile of the institutions:	See below for applicable disclosure requirements.
Article 450(1)(a)	(a) information concerning the decision-making process used for determining the remuneration policy, as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(b)	(b) information about the link between pay of the staff and their performance;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(c)	(c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(d)	(d) the ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) of Directive 2013/36/EU;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(e)	(e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(f)	(f) the main parameters and rationale for any variable component scheme and any other non-cash benefits;	Annual - Table EU REMA - Remuneration policy
Article 450(1)(g)	(g) aggregate quantitative information on remuneration, broken down by business area;	Annual - Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)
Article 450(1)(h)	(h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following:	See below for applicable disclosure requirements.
Article 450(1)(h)(i)	(i) the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries;	Annual - Template EU REM1 - Remuneration awarded for the financial year
Article 450(1)(h)(ii)	(ii) the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part;	Annual - Template EU REM1 - Remuneration awarded for the financial year
Article 450(1)(h)(iii)	(iii) the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years;	Annual - Template EU REM3 - Deferred remuneration

Article 450(1)(h)(iv)	(iv) the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments;	Annual - Template EU REM3 - Deferred remuneration
Article 450(1)(h)(v)	(v) the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)
Article 450(1)(h)(vi)	(vi) the severance payments awarded in previous periods, that have been paid out during the financial year;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)
Article 450(1)(h)(vii)	(vii) the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person;	Annual - Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)
Article 450(1)(i)	(i) the number of individuals that have been remunerated EUR 1 million or more per financial year, with the remuneration between EUR 1 million and EUR 5 million broken down into pay bands of EUR 500 000 and with the remuneration of EUR 5 million and above broken down into pay bands of EUR 1 million;	Annual - Template EU REM4 - Remuneration of 1 million EUR or more per year
Article 450(1)(j)	(j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management;	Annual - Not applicable. AIB will disclose relevant information on request.
Article 450(1)(k)	(k) information on whether the institution benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU. For the purposes of point (k) of the first subparagraph of this paragraph, institutions that benefit from such a derogation shall indicate whether they benefit from that derogation on the basis of point (a) or (b) of Article 94(3) of Directive 2013/36/EU. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Annual - Table EU REMA - Remuneration policy
Article 450(2)	For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members. Institutions shall comply with the requirements set out in this Article in a manner that is appropriate to their size, internal organisation and the nature, scope and complexity of their activities and without prejudice to Regulation (EU) 2016/679 of the European Parliament and of the Council (*).	Annual - Table EU REMA - Remuneration policy
Article 451	Article 451 Disclosure of the leverage ratio	
Article 451(1)	Institutions that are subject to Part Seven shall disclose the following information regarding their leverage ratio as calculated in accordance with Article 429 and their management of the risk of excessive leverage:	See below for applicable disclosure requirements.
Article 451(1) (a)	(a) the leverage ratio and how the institutions apply Article 499(2);	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure
Article 451(1)(b)	(b) a breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements;	Semi annual - Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures, Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure, Semi annual - Template EU LR3 - LRSpL: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
Article 451(1)(c)	(c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7);	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure
Article 451(1)(d)	(d) a description of the processes used to manage the risk of excessive leverage;	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items
Article 451(1)(e)	(e) a description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers.	Annual - Table EU LRA: Free format text boxes for disclosure on qualitative items
Article 451(2)	Public development credit institutions as defined in Article 429a(2) shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1).	Not applicable. This would impact the following table if it were applicable to AIB: Template EU LR2 - LRCom: Leverage ratio common disclosure.
Article 451(3)	In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7).	Annual (for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure
Article 451a	Article 451a Disclosure of liquidity requirements	
Article 451a(1)	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article.	See below for applicable disclosure requirements.
Article 451a(2)	Institutions shall disclose the following information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1):	Quarterly - Template EU LIQ1 - Quantitative information of LCR, Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1
Article 451a(2) point (a)	(a) the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period;	Quarterly - Template EU LIQ1 - Quantitative information of LCR, Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1
Article 451a(2) point (b)	(b) the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer;	Quarterly - Template EU LIQ1 - Quantitative information of LCR, Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1
Article 451a(2) point (c)	(c) the averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition.	Quarterly - Template EU LIQ1 - Quantitative information of LCR, Quarterly - Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1
Article 451a(3)	Institutions shall disclose the following information in relation to their net stable funding ratio as calculated in accordance with Title IV of Part Six:	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio
Article 451a(3)(a)	(a) quarter-end figures of their net stable funding ratio calculated in accordance with Chapter 2 of Title IV of Part Six for each quarter of the relevant disclosure period;	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio
Article 451a(3)(b)	(b) an overview of the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six;	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio
Article 451a(3)(c)	(c) an overview of the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six.	Semi annual - Template EU LIQ2 - Net Stable Funding Ratio

Article 451a(4)	Institutions shall disclose the arrangements, systems, processes and strategies put in place to identify, measure, manage and monitor their liquidity risk in accordance with Article 86 of Directive 2013/36/EU.	Annual - Table EU LIQA - Liquidity risk management
	TITLE III QUALIFYING REQUIREMENTS FOR THE USE OF PARTICULAR INSTRUMENTS OR METHODOLOGIES	
Article 452	Article 452 Disclosure of the use of the IRB Approach to credit risk	
Article 452	Institutions calculating the risk-weighted exposure amounts under the IRB Approach to credit risk shall disclose the following information:	See below for applicable disclosure requirements.
Article 452(a)	(a) the competent authority's permission of the approach or approved transition;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(b)	(b) for each exposure class referred to in Article 147, the percentage of the total exposure value of each exposure class subject to the Standardised Approach laid down in Chapter 2 of Title II of Part Three or to the IRB Approach laid down in Chapter 3 of Title II of Part Three, as well as the part of each exposure class subject to a roll-out plan; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall disclose separately the percentage of the total exposure value of each exposure class subject to that permission;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach, Annual - Template EU CR6-A – Scope of the use of IRB and SA approaches
Article 452(c)	(c) the control mechanisms for rating systems at the different stages of model development, controls and changes, which shall include information on:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(c)(i)	(i) the relationship between the risk management function and the internal audit function;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(c)(ii)	(ii) the rating system review;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(c)(iii)	(iii) the procedure to ensure the independence of the function in charge of reviewing the models from the functions responsible for the development of the models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(c)(iv)	(iv) the procedure to ensure the accountability of the functions in charge of developing and reviewing the models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(d)	(d) the role of the functions involved in the development, approval and subsequent changes of the credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(e)	(e) the scope and main content of the reporting related to credit risk models;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(f)	(f) a description of the internal ratings process by exposure class, including the number of key models used with respect to each portfolio and a brief discussion of the main differences between the models within the same portfolio, covering:	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(f)(i)	(i) the definitions, methods and data for estimation and validation of PD, which shall include information on how PDs are estimated for low default portfolios, whether there are regulatory floors and the drivers for differences observed between PD and actual default rates at least for the last three periods;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(f)(ii)	(ii) where applicable, the definitions, methods and data for estimation and validation of LGD, such as methods to calculate downturn LGD, how LGDs are estimated for low default portfolio and the time lapse between the default event and the closure of the exposure;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(f)(iii)	(iii) where applicable, the definitions, methods and data for estimation and validation of conversion factors, including assumptions employed in the derivation of those variables;	Annual - Table EU CRE – Qualitative disclosure requirements related to IRB approach
Article 452(g)	(g) as applicable, the following information in relation to each exposure class referred to in Article 147:	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(g)(i)	(i) their gross on-balance-sheet exposure;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(g)(ii)	(ii) their off-balance-sheet exposure values prior to the relevant conversion factor;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(g)(iii)	(iii) their exposure after applying the relevant conversion factor and credit risk mitigation;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(g)(iv)	(iv) any model, parameter or input relevant for the understanding of the risk weighting and the resulting risk exposure amounts disclosed across a sufficient number of obligor grades (including default) to allow for a meaningful differentiation of credit risk;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(g)(v)	(v) separately for those exposure classes in relation to which institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, and for exposures for which the institutions do not use such estimates, the values referred to in points (i) to (iv) subject to that permission;	Semi annual - Template EU CR6 - IRB approach - Credit risk exposures by exposure class and PD range
Article 452(h)	(h) institutions' estimates of PDs against the actual default rate for each exposure class over a longer period, with separate disclosure of the PD range, the external rating equivalent, the weighted average and arithmetic average PD, the number of obligors at the end of the previous year and of the year under review, the number of defaulted obligors, including the new defaulted obligors, and the annual average historical default rate.	Annual - Template EU CR9 – IRB approach – Backtesting of PD per exposure class (fixed PD scale)
Article 452(h)	For the purposes of point (b) of this Article, institutions shall use the exposure value as defined in Article 166.	Annual - Template EU CR9 – IRB approach – Backtesting of PD per exposure class (fixed PD scale)
Article 453	Article 453 Disclosure of the use of credit risk mitigation techniques	
Article 453	Institutions using credit risk mitigation techniques shall disclose the following information:	See below for applicable disclosure requirements.
Article 453(a)	(a) the core features of the policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques
Article 453(b)	(b) the core features of the policies and processes for eligible collateral evaluation and management;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques
Article 453(c)	(c) a description of the main types of collateral taken by the institution to mitigate credit risk;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques
Article 453(d)	(d) for guarantees and credit derivatives used as credit protection, the main types of guarantor and credit derivative counterparty and their creditworthiness used for the purpose of reducing capital requirements, excluding those used as part of synthetic securitisation structures;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques
Article 453(e)	(e) information about market or credit risk concentrations within the credit risk mitigation taken;	Annual - Table EU CRC – Qualitative disclosure requirements related to CRM techniques
Article 453(f)	(f) for institutions calculating risk-weighted exposure amounts under the Standardised Approach or the IRB Approach, the total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments; the disclosure set out in this point shall be made separately for loans and debt securities and including a breakdown of defaulted exposures;	Semi annual - Template EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

Article 453(g)	(g) the corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects, Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques
Article 453(h)	(h) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects
Article 453(i)	(i) for institutions calculating risk-weighted exposure amounts under the Standardised Approach, the risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure; the disclosure set out in this point shall be made separately for each exposure class;	Semi annual - Template EU CR4 – standardised approach - Credit risk exposure and CRM effects
Article 453(j)	(j) for institutions calculating risk-weighted exposure amounts under the IRB Approach, the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives; where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission.	Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques
Article 454	Article 454 Disclosure of the use of the Advanced Measurement Approaches to operational risk	
Article 454	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk.	Annual - Table EU ORA - Qualitative information on operational risk, Annual - Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts
Article 455	Article 455 Use of internal market risk models	Not applicable. All market risk is treated under standardised approach.
Article 455	Institutions calculating their capital requirements in accordance with Article 363 shall disclose the following information:	Not applicable. All market risk is treated under standardised approach.
Article 455(a)	(a) for each sub-portfolio covered:	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach
Article 455(a)(i)	(i) the characteristics of the models used;	Not applicable. All market risk is treated under standardised approach.
Article 455(a)(ii)	(ii) where applicable, for the internal models for incremental default and migration risk and for correlation trading, the methodologies used and the risks measured through the use of an internal model including a description of the approach used by the institution to determine liquidity horizons, the methodologies used to achieve a capital assessment that is consistent with the required soundness standard and the approaches used in the validation of the model;	Not applicable. All market risk is treated under standardised approach.
Article 455(a)(iii)	(iii) a description of stress testing applied to the sub-portfolio;	Not applicable. All market risk is treated under standardised approach.
Article 455(a)(iv)	(iv) a description of the approaches used for back-testing and validating the accuracy and consistency of the internal models and modelling processes;	Not applicable. All market risk is treated under standardised approach.
Article 455(b)	(b) the scope of permission by the competent authority;	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach
Article 455(c)	(c) a description of the extent and methodologies for compliance with the requirements set out in Articles 104 and 105;	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach
Article 455(d)	(d) the highest, the lowest and the mean of the following:	Not applicable. Semi annual - Template EU MR3 IMA values for trading portfolios. All market risk is treated under standardised approach.
Article 455(d)(i)	(i) the daily value-at-risk measures over the reporting period and at the end of the reporting period;	Not applicable. All market risk is treated under standardised approach.
Article 455(d)(ii)	(ii) the stressed value-at-risk measures over the reporting period and at the end of the reporting period;	Not applicable. All market risk is treated under standardised approach.
Article 455(d)(iii)	(iii) the risk numbers for incremental default and migration risk and for the specific risk of the correlation trading portfolio over the reporting period and at the end of the reporting period;	Not applicable. All market risk is treated under standardised approach.
Article 455(e)	(e) the elements of the own funds requirement as specified in Article 364;	Not applicable. Semi annual - Template EU MR2–A Market risk under the Internal Model Approach (IMA). All market risk is treated under standardised approach.
Article 455(f)	(f) the weighted average liquidity horizon for each sub-portfolio covered by the internal models for incremental default and migration risk and for correlation trading;	Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach
Article 455(g)	(g) a comparison of the daily end-of-day value-at-risk measures to the one-day changes of the portfolio's value by the end of the subsequent business day together with an analysis of any important overshooting during the reporting period.	Not applicable. Semi annual - Template EU MR4 Comparison of VaR estimates with gains/losses. All market risk is treated under standardised approach.
CRR 468	Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in view of the COVID-19 pandemic	Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.
CRR 473		
CRR 473a (8)	Introduction to IFRS 9	Quarterly - Table IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR.
CRR 500	Adjustment for massive disposals	
CRR 500b (2)	Temporary exclusion of certain exposures to central banks from the total exposure measure in view of the COVID-19 pandemic	AIB does not exclude exposures to its central bank from its total exposure measure in Leverage ratio.