BACKING OUR CUSTOMERS

AIB Group plc
Pillar 3 Disclosures
30 June 2023

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 23 to 25 of the Annual Financial Report 2022 and updated on page 33 of the Half-Yearly Financial Report 2023. In addition to matters relating to the Group’s business, future performance will be impacted by the Group’s ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, the impact of higher inflation on customer sentiment and by Irish, UK and wider European and global economic and financial market considerations. Future performance will further be impacted by the direct and indirect consequences of the Russia-Ukraine War on European and global macroeconomic conditions. 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 23 to 25 of the Annual Financial Report 2022 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 CBI 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"). Goodbody Stockbrokers ("Goodbody") is a subsidiary of Allied Irish Banks, p.l.c. Goodbody is supervised per the Investment Firms Regulation ("IFR") on an individual basis and is included in Group consolidated supervision under CRR.

AIB Group plc and its subsidiaries (collectively "AIB Group" or "Group") prepares consolidated financial statements ("consolidated accounts") under International Financial Reporting Standards ("IFRS"). Not all subsidiary entities are included in the scope of regulatory consolidation, Semeral Limited and Payzone Ireland Limited are fully consolidated for accounting purposes and neither consolidated nor deducted for regulatory purposes.

Following receipt of Competition and Consumer Protection Commission ("CCPC") approval for the acquisition of Ulster Bank Ireland DAC ("Ulster Bank") tracker (and linked) mortgage portfolio, the Group has deemed it has an irrevocable commitment and therefore has recognised additional Risk-Weighted Exposure Amounts ("RWEA") as an Article 3 adjustment ("Application of stricter requirements by institutions") at 30 June 2023. The overall impact resulted in additional RWEAs of c. € 1.7 billion at 30 June 2023. Subsequent to 30 June 2023, the Group acquired eligible performing tracker (and linked) mortgage loans of € 4 billion with the remaining eligible loans expected to be acquired in due course. These exposures will be treated under the standardised approach in COREP.

At 30 June 2023 the majority of the Ulster Bank corporate and commercial loans had migrated to AIB. An Article 3 RWEA adjustment of € 0.2 bn is recognised for the remaining exposures to transfer.

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 2023 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 and the Sustainability Report, for the financial year ended 31 December 2022 and the Half-Yearly Financial Report 2023.

Reporting conventions

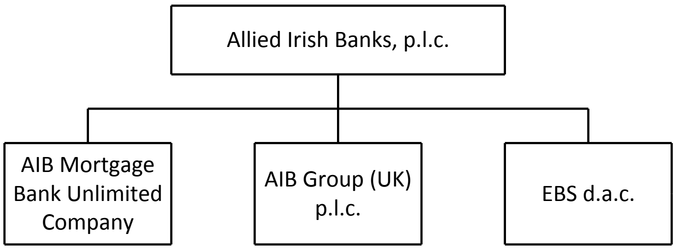
Where disclosures have been enhanced, or are new, they are generally not restated or comparatives provided. Wherever specific rows and columns in the tables and templates prescribed by the EBA are not applicable to our activities, they are left blank. Comparisons against prior periods have been included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

This Pillar 3 disclosure is reported in Euro millions for the reference date 30 June 2023 and the reference period 1 January 2023 to 30 June 2023.

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

Numbers presented are on a transitional basis unless otherwise stated.

Licensed banks within AIB Group as at 30 June 2023



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 2023 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, p.l.c. disclosures for 30 June 2023 are also available at https://aib.ie/investorrelations.

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 and ensuring 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. It also includes information on Pillar 2 requirements.

Main movements between March to June 2023 are as follows:
Available own funds:
• Capital levels increased mainly due to the inclusion of H1 profits less foreseeable charges of € 0.3 bn.

Risk-weighted exposure amounts ("RWEA") increased by € 0.7 bn mainly due to the below:
• Credit risk (excluding counterparty credit risk ("CCR") and Article 3 adjustment) increased by € 1.4 bn mainly due to increases in respect of IRB models and the Ulster Bank corporate and commercial portfolio acquisition.
• Article 3 adjustment of € 1.9 bn decreased by € 0.8 bn reflecting the Ulster Bank exposures migrated in quarter 2.
• Counterparty credit, market, operational and securitisation risks remained relatively static over the quarter.

The capital ratios increased as a result of the above capital and RWEAs movement.

The leverage ratio increased over the quarter due to higher Tier 1 capital partially offset by higher exposures.

Liquidity and Funding:
• The liquidity coverage ratio remains very strong (the ratio at 194.59%, well in excess of the ratio requirement of 100%). The decrease reflects an outflow relating to the acquisition of c. € 5.0 bn Ulster Bank tracker (and linked) mortgages due to be paid in July 2023.
• The net stable funding ratio remains very strong (the ratio at 157.59%, well in excess of the ratio requirement of 100%). The decrease reflects an increase in loan and secured financing positions.

		a	b	c	d	e
		30/06/2023	31/03/2023	31/12/2022	30/09/2022	30/06/2022
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	9,663	9,252	9,944	9,418	9,424
2	Tier 1 capital	10,776	10,365	11,057	10,531	10,537
3	Total capital	12,323	11,894	12,582	12,057	12,063
	Risk-weighted exposure amounts					
4	Total risk exposure amount	58,724	58,020	55,558	56,979	56,777
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.45 %	15.95 %	17.90 %	16.53 %	16.60 %
6	Tier 1 ratio (%)	18.35 %	17.87 %	19.90 %	18.48 %	18.56 %
7	Total capital ratio (%)	20.99 %	20.50 %	22.65 %	21.16 %	21.25 %
	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 %	2.75 %	2.75 %	2.75 %
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.55 %	1.55 %	1.55 %	1.55 %	1.55 %
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.06 %	2.06 %	2.06 %	2.06 %	2.06 %
EU 7d	Total SREP own funds requirements (%)	10.75 %	10.75 %	10.75 %	10.75 %	10.75 %
	Combined buffer and overall capital 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 (%)	0.56 %	0.20 %	0.18 %	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 %	1.50 %
11	Combined buffer requirement (%)	4.56 %	4.20 %	4.18 %	4.01 %	4.01 %
EU 11a	Overall capital requirements (%)	15.31 %	14.95 %	14.93 %	14.76 %	14.76 %
12	CET1 available after meeting the total SREP own funds requirements (%)	10.24 %	9.90 %	11.85 %	10.48 %	10.55 %
	Leverage ratio					
13	Total exposure measure	135,197	132,725	133,971	139,078	135,929
14	Leverage ratio (%)	7.97 %	7.81 %	8.25 %	7.57 %	7.75 %
	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 Ratio[4]					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	42,301	42,707	42,956	42,102	41,181

EU 16a	Cash outflows - Total weighted value	22,597	22,005	21,605	21,289	21,046
EU 16b	Cash inflows - Total weighted value	789	864	930	906	882
16	Total net cash outflows (adjusted value)	21,808	21,141	20,676	20,383	20,165
17	Liquidity coverage ratio (%)	194.59 %	202.32 %	207.91 %	206.68 %	204.33 %
	Net Stable Funding Ratio					
18	Total available stable funding	101,083	100,737	99,459	103,708	105,403
19	Total required stable funding	64,145	63,632	60,788	63,718	64,134
20	NSFR ratio (%)	157.59 %	158.31 %	163.62 %	162.76 %	164.35 %

[1] To date the Group has no conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State nor a 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
		30/06/2023	31/03/2023	30/06/2023
1	Credit risk (excluding CCR)*	51,876	51,241	4,150
2	Of which the standardised approach	26,713	26,537	2,137
3	Of which the Foundation IRB (F-IRB) approach	16,912	16,668	1,353
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach	6,334	5,307	507
6	Counterparty credit risk - CCR	1,247	1,257	100
7	Of which the standardised approach	370	383	30
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	62	55	5
EU 8b	Of which credit valuation adjustment - CVA	104	91	8
9	Of which other CCR	711	728	57
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	4	2	0
16	Securitisation exposures in the non-trading book (after the cap)	957	942	77
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	705	705	56
19	Of which SEC-SA approach	252	237	20
EU 19a	Of which 1250%	—	—	—
20	Position, foreign exchange and commodities risks (Market risk)	339	275	27
21	Of which the standardised approach	339	275	27
22	Of which IMA			
EU 22a	Large exposures	—	—	—
23	Operational risk	4,302	4,302	344
EU 23a	Of which basic indicator approach			
EU 23b	Of which standardised approach	4,302	4,302	344
EU 23c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250% risk weight)**	1,410	1,379	113
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	**Total**	**58,724**	**58,020**	**4,698**

*RWEAs of € 1.9 bn at 30 June 2023 are recognised as an Article 3 adjustment due to the remaining Ulster Bank corporate and commercial exposures (€ 0.2 bn) and the Ulster Bank tracker (and linked) mortgage portfolio (€ 1.7 bn) that will transfer in 2023. Article 3 RWEA adjustment was € 2.7 bn at 31 March 2023. 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 2022 to June 2023 for CET1 decrease are as follows:
• Changing of transitional rates for 2023 (deferred tax assets and IFRS 9) € 0.5 bn and the deduction following share buyback approval of € 0.2 bn partially offset by Inclusion of H1 profits less foreseeable charges of € 0.3 bn.

Main movements between December 2022 to June 2023 for total risk exposures amounts (increased by € 3.2 bn) as detailed below:
• RWEAs of € 1.9 bn have been recognised as an Article 3 adjustment due to the remaining Ulster Bank corporate and commercial exposures (€ 0.2 bn) and the Ulster Bank tracker (and linked) mortgage portfolio (€ 1.7 bn) to transfer - an increase of € 0.5 bn from December 2022 (€ 1.4 bn).
• Credit risk (excluding CCR and article 3 adjustment) increased by € 2.4 bn mainly due to increases in respect of IRB models and the Ulster Bank corporate and commercial portfolio acquisition and foreign exchange movements.
• Counterparty credit risk increased by € 0.2 bn mainly due to mark-to-market movement on derivatives.
• Market, operational and securitisations risk remained relatively static.

All restrictions are applied to the calculation of own funds in accordance with CRR:
• The Group applies an Article 3 deduction of € 92 m at 30 June 2023, 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.
• The Group has recognised additional RWEAs as an Article 3 adjustment as mentioned above for the remaining Ulster Bank exposures to transfer.

		(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	1,637	37
	Of which: Ordinary stock	1,637	
2	Retained earnings	13,582	39
3	Accumulated other comprehensive income (and other reserves)	(4,396)	41
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	304	40
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**11,127**	
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	(89)	
8	Intangible assets (net of related tax liability) (negative amount)	(539)	10
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)	(2,639)	15
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	1,433	42
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)	(20)	18
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	395	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(1,464)**	
29	**Common Equity Tier 1 (CET1) capital**	**9,663**	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	1,115	44
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)**	**10,776**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	1,500	35
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	28	35
49	of which: instruments issued by subsidiaries subject to phase out	(2)	
50	Credit risk adjustments	145	
51	**Tier 2 (T2) capital before regulatory adjustments**	**1,673**	
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	(123)	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**(125)**	
58	**Tier 2 (T2) capital**	**1,548**	
59	**Total capital (TC = T1 + T2)**	**12,323**	
60	**Total Risk exposure amount**	**58,724**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	16.45 %	
62	Tier 1 capital	18.35 %	
63	Total capital	20.99 %	
64	Institution CET1 overall capital requirement	10.61 %	
65	of which: capital conservation buffer requirement	2.50 %	
66	of which: countercyclical buffer requirement	0.56 %	
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**	**10.24 %**	
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)	80	
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)	206	
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)	358	
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	336	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	224	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	145	
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 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 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	36,088	36,088	
2	Trading portfolio financial assets	87	87	
3	Derivative financial instruments	2,489	2,489	
4	Loans and advances to banks	1,843	1,842	
5	Loans and advances to customers	61,184	61,184	
6	Securities financing	7,627	7,627	
7	Investment securities	16,537	16,537	
8	Investments accounted for using the equity method	229	229	
9	Intangible assets and goodwill	903	810	
10	*Of which are deducted from Own funds*		539	8
11	Property, plant and equipment	510	507	
12	Other assets	342	331	
13	Current taxation	7	8	
14	Deferred tax assets	2,955	2,954	
15	*Of which are deducted from Own funds*		2,639	10
16	Prepayments and accrued income	456	455	
17	Retirement benefit assets	24	24	
18	*Of which are deducted from Own funds*		20	15
19	Investments in Group undertakings	—	102	
20	**Total assets**	**131,281**	**131,274**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
21	Deposits by central banks and banks	420	420	
22	Customer accounts	103,704	103,727	
23	Securities financing	793	793	
24	Trading portfolio financial liabilities	53	53	
25	Derivative financial instruments	3,029	3,029	
26	Debt securities in issue	6,670	6,670	
27	Lease liabilities	243	243	
28	Current taxation	10	9	
29	Deferred tax liabilities	28	26	
30	Retirement benefit liabilities	15	15	
31	Other liabilities	1,374	1,350	
32	Accruals and deferred income	462	453	
33	Provisions for liabilities and commitments	274	274	
34	Subordinated liabilities and other capital instruments	1,420	1,420	
35	*Of which are allowable for own funds purposes*		1,528	46, 48
36	**Total liabilities**	**118,495**	**118,482**	
Shareholders' Equity				
37	Share capital	1,637	1,637	1
38	Reserves	10,039	10,045	
39	*Of which Retained earnings*		13,582	2
40	*Of which Current year Profit less foreseeable charges*		304	EU-5a
41	*Of which AOCI and other Reserves*		(4,396)	3
42	*Of which Cash flow hedges deducted from own funds*		(1,433)	11
43	**Total shareholders' equity**	**11,676**	**11,682**	
44	Other equity interest	1,115	1,115	30
45	Non-controlling interests	(5)	(5)	
46	**Total equity**	**12,786**	**12,792**	
47	**Total liabilities and equity**	**131,281**	**131,274**	

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 disclosed both transitional and fully loaded CET1 ratios until the end of the transitional period. The transitional benefit was 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 1 January 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 1 January 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 2023 is as follows:
- The IFRS 9 capital adjustment increased due to a higher IFRS 9 transitional addback with a higher impact on the ratios.

		a	b	c	d	e
		30/06/2023	31/03/2023	31/12/2022	30/09/2022	30/06/2022
Available capital (amounts)						
1	CET1 capital [1]	9,663	9,252	9,944	9,418	9,424
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,430	9,048	9,533	9,154	9,192
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]	10,776	10,365	11,057	10,531	10,537
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,543	10,161	10,646	10,267	10,305
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]	12,323	11,894	12,582	12,057	12,063
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12,214	11,826	12,305	11,930	11,961
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]	58,724	58,020	55,558	56,979	56,777
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	58,582	57,903	55,333	56,815	56,629
Capital ratios						
9	CET1 (as a percentage of risk exposure amount)	16.45 %	15.95 %	17.90 %	16.53%	16.60 %
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.10 %	15.63 %	17.23 %	16.11%	16.23 %
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)	18.35 %	17.87 %	19.90 %	18.48%	18.56 %
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.00 %	17.55 %	19.24 %	18.07%	18.20 %

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)	20.99 %	20.50 %	22.65 %	21.16%	21.25 %
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.85 %	20.42 %	22.24 %	21.00%	21.12 %
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	135,197	132,725	133,971	139,078	135,929
16	Leverage ratio	7.97 %	7.81 %	8.25 %	7.57%	7.75 %
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.81 %	7.67 %	7.97 %	7.40%	7.60 %
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, Tier 1 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. The relevant credit exposures include all the classes of exposure other than those under Article 112, letters from a) to f), of regulation (EU) 575/2013. The following portfolios are excluded: exposures to central administrations or central banks; exposures to regional administrations or local authorities; exposures to public-sector entities; exposures to multilateral development banks; exposures to international organisations; exposures to institutions. The Central Bank of Ireland ("CBI") has reintroduced the Irish countercyclical capital buffer at 0.5% in June 2023.

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk				Own fund requirements						
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA[1]	Value of trading book exposures for internal models	Securitisation exposures Exposure value for non-trading book	Total exposure value	Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
010	**Breakdown by country:**													
	Ireland : 001	26,325	28,887	258		1,048	56,518	2,605	6	52	2,663	33,289	69.30%	0.50%
	United Kingdom : 002	8,860	1,367	—		—	10,227	676	—	—	676	8,451	17.59%	1.00%
	Andorra : 003	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Angola : 004	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Argentina : 005	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Aruba : 006	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Australia : 007	10	9	—		—	19	1	—	—	1	14	0.03%	1.00%
	Austria : 008	0	3	—		—	3	0	—	—	0	3	0.01%	—%
	Bahamas : 009	171	—	—		—	171	14	—	—	14	171	0.36%	—%
	Bahrain : 010	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Bangladesh : 011	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Barbados : 012	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Belgium : 013	1	49	—		—	49	5	—	—	5	61	0.13%	—%
	Bermuda : 014	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Brazil : 015	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Bulgaria : 016	0	—	—		—	0	0	—	—	0	0	0.00%	1.50%
	Canada : 017	2	136	—		—	137	13	—	—	13	158	0.33%	—%
	Cayman Islands : 018	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Chile : 019	0	2	—		—	2	0	—	—	0	1	0.00%	—%
	China : 020	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Costa Rica : 021	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Croatia : 022	0	—	—		—	0	0	—	—	0	0	0.00%	0.50%
	Cuba : 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	0.00%	2.50%
	Denmark : 026	1	29	—		—	30	3	—	—	3	39	0.08%	2.50%
	Egypt : 027	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Estonia : 028	0	—	—		—	0	0	—	—	0	0	0.00%	1.00%
	Fiji : 029	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Finland : 030	6	71	—		—	77	6	—	—	6	75	0.16%	—%
	France : 031	179	493	—		21	692	51	—	—	51	639	1.33%	0.50%
	Gambia : 032	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Germany : 033	45	242	—		—	288	21	—	—	21	261	0.54%	0.75%
	Gibraltar : 034	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Greece : 035	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Guernsey : 036	37	—	—		—	37	3	—	—	3	37	0.08%	—%
	Guinea : 037	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Holy See (Vatican City State) : 038	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Hong Kong : 039	0	1	—		—	1	0	—	—	0	0	0.00%	1.00%
	Hungary : 040	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	India : 041	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Isle Of Man : 042	81	134	—		—	216	15	—	—	15	190	0.40%	—%
	Israel : 043	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Italy : 044	38	81	—		—	119	7	—	—	7	90	0.19%	—%
	Jamaica : 045	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Japan : 046	0	1	—		—	1	0	—	—	0	1	0.00%	—%
	Jersey : 047	60	19	—		91	170	8	—	1	9	110	0.23%	—%
	Jordan : 048	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Kazakhstan : 049	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Kenya : 050	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Korea, Republic Of : 051	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Kuwait : 052	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Latvia : 053	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Lebanon : 054	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Liberia : 055	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Liechtenstein : 056	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Lithuania : 057	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Luxembourg : 058	282	560	—		—	842	65	—	—	65	809	1.68%	0.50%
	Macao : 059	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Malawi : 060	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Malaysia : 061	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	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Montserrat : 068	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Netherlands : 069	48	371	—		115	534	38	—	9	47	583	1.21%	1.00%
	New Zealand : 070	1	—	—		—	1	0	—	—	0	1	0.00%	—%
	Nicaragua : 071	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Norway : 072	0	44	—		—	44	3	—	—	3	33	0.07%	2.50%
	Oman : 073	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Pakistan : 074	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	1	—	—		—	1	0	—	—	0	1	0.00%	—%
	Portugal : 080	0	106	—		—	106	7	—	—	7	86	0.18%	—%
	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	0.00%	0.50%
	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	0.00%	—%
	Singapore : 087	2	—	—		—	2	0	—	—	0	1	0.00%	—%
	Slovakia : 088	0	—	—		—	0	0	—	—	0	0	0.00%	1.00%
	Slovenia : 089	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	South Africa : 090	0	—	—		—	0	0	—	—	0	1	0.00%	—%
	Spain : 091	59	183	—		—	242	16	—	—	16	203	0.42%	—%
	Sweden : 092	0	105	—		—	105	6	—	—	6	75	0.16%	2.00%
	Switzerland : 093	2	89	—		—	91	8	—	—	8	96	0.20%	—%
	Taiwan, Province Of China : 094	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Thailand : 095	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Uganda : 096	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	United Arab Emirates : 097	0	1	—		—	1	0	—	—	0	0	0.00%	—%
	Ukraine : 098	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	United States : 099	153	2,066	—		986	3,205	190	—	14	204	2,553	5.32%	—%
	Venezuela, Bolivarian Republic Of : 100	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Virgin Islands, British : 101	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Yemen : 102	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Zambia : 103	0	—	—		—	0	0	—	—	0	0	0.00%	—%
	Zimbabwe : 104	0	—	—		—	0	0	—	—	0	0	0.00%	—%
020	Total	36,367	35,050	258		2,261	73,935	3,760	6	77	3,843	48,033	100.00%	

[1] Includes exposures to countries outside of Ireland but all are allocated to Ireland as trading book exposures represent less than 2% of the aggregate risk weighted exposures.

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. The Central Bank of Ireland ("CBI") has reintroduced the Irish countercyclical capital buffer at 0.5% in June 2023.

		a
1	Total risk exposure amount[1]	58,724
2	Institution specific countercyclical capital buffer rate	0.56 %
3	Institution specific countercyclical capital buffer requirement	329

[1] This includes all credit risk (including counterparty credit risk and securitisations), operational risk, market risk & CVA.

Chapter 4. Disclosure of 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 Group financial statements under IFRS and the total leverage exposure. The template includes a breakdown of all adjustments that lead from the total assets as reported in the audited financial statements to the LR exposure measure on a transitional basis.

Main movements between December 2022 to June 2023 are as follows:
• The total on-balance sheet exposures increased largely due to securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.
• The increase in derivatives during the period was primarily related to mark-to-market movements.
• The movement in off-balance sheet relates to increases in underlying business activity and Ulster Bank loans acquisition.

		a
		Applicable amount
1	Total assets as per published financial statements	131,281
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(6)
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	1,618
9	Adjustment for securities financing transactions (SFTs)	120
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	4,750
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	(2,567)
13	**Total exposure measure**	**135,197**

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.

There was a decrease in Tier 1 capital between December 2022 to June 2023 mainly due to the following:
• Changing of transitional rates for 2023 (deferred tax assets and IFRS 9) € 0.5 bn and the deduction following share buyback approval of € 0.2 bn partially offset by Inclusion of H1 profits less foreseeable charges of € 0.3 bn.

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

		CRR leverage ratio exposures	
		a	b
		30/06/2023	31/12/2022
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	121,367	121,133
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)	(2,774)	(2,397)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	**118,593**	**118,736**
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	3,427	3,470
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	680	599
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**	**4,107**	**4,069**
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	11,563	11,596
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(3,937)	(5,314)
16	Counterparty credit risk exposure for SFT assets	120	232
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**	**7,747**	**6,514**
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	16,627	15,863
20	(Adjustments for conversion to credit equivalent amounts)	(11,813)	(11,133)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	(64)	(77)
22	**Off-balance sheet exposures**	**4,750**	**4,653**

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**	10,776	11,057
24	**Total exposure measure**	**135,197**	**133,971**
Leverage ratio			
25	Leverage ratio (%)	7.97 %	8.25 %
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.97 %	8.25 %
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.97 %	8.25 %
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	7,382	5,926
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	7,627	6,282
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)	134,953	133,615
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)	134,953	133,615
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)	7.98 %	8.28 %
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)	7.98 %	8.28 %

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:**	**121,367**
EU-2	Trading book exposures	87
EU-3	Banking book exposures, of which:	121,279
EU-4	Covered bonds	3,758
EU-5	Exposures treated as sovereigns	43,008
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	6
EU-7	Institutions	4,173
EU-8	Secured by mortgages of immovable properties	37,619
EU-9	Retail exposures	4,764
EU-10	Corporates	17,943
EU-11	Exposures in default	1,410
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	8,599

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)	30/06/2023	31/03/2023	31/12/2022	30/09/2022	30/06/2023	31/03/2023	31/12/2022	30/09/2022
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)					42,301	42,707	42,956	42,102
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	70,690	70,117	67,302	65,629	6,623	6,544	6,504	6,511
3	*Stable deposits*	39,052	38,708	37,315	36,450	1,953	1,911	1,866	1,823
4	*Less stable deposits*	30,617	30,336	28,801	27,795	4,267	4,160	4,039	3,915
5	Unsecured wholesale funding	29,377	29,094	28,048	27,474	13,332	13,116	12,851	12,588
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	—	—	—	—	—	—	—	—
7	*Non-operational deposits (all counterparties)*	29,377	29,094	28,048	27,474	13,332	13,116	12,851	12,588
8	*Unsecured debt*	—	—	—	—	—	—	—	—
9	*Secured wholesale funding*					79	106	95	68
10	Additional requirements	11,503	11,396	10,683	10,467	1,399	1,310	1,256	1,247
11	*Outflows related to derivative exposures and other collateral requirements*	429	418	374	383	429	387	374	383
12	*Outflows related to loss of funding on debt products*	—	—	—	—	—	—	—	—
13	*Credit and liquidity facilities*	11,074	10,978	10,309	10,085	970	923	882	864
14	Other contractual funding obligations	832	549	562	544	704	486	453	436
15	Other contingent funding obligations	4,707	4,584	4,576	4,486	460	444	446	439
16	TOTAL CASH OUTFLOWS					22,597	22,005	21,605	21,289
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	187	197	199	164	102	114	112	91
18	Inflows from fully performing exposures	723	719	705	692	501	494	483	473
19	Other cash inflows	662	674	787	781	185	255	335	342
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	1,573	1,590	1,690	1,637	789	864	930	906
EU 20a	*Fully exempt inflows*								
EU 20b	Inflows Subject to 90% Cap								
EU 20c	*Inflows subject to 75% cap*	1,475	1,477	1,533	1,496	789	864	930	906
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					42,301	42,707	42,956	42,102
22	TOTAL NET CASH OUTFLOWS					21,808	21,141	20,676	20,383
23	LIQUIDITY COVERAGE RATIO					194.59%	202.32 %	207.91 %	206.68 %

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.

	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 LCR remains strong due to sustained levels of customer deposits. Customer deposits increased by € 1.5 bn over the quarter. 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 2023 is 163.7%. The average LCR for the 12 months to 30 June 2023 decreased by 7.74% to 194.59% for the period under review. This decrease was primarily driven by an outflow in the June 2023 LCR, regarding the acquisition of c. € 5.0 bn Ulster Bank tracker (and linked) mortgages in July 2023.
(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. Funding concentration by counterparty, currency and tenor is monitored on an ongoing basis and where concentrations do exist, these are managed as part of the planning process and limited by the internal liquidity and funding risk monitoring framework, with analysis regularly provided to senior management.
(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 (GBP and USD). 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 2023 NSFR decreased by 6% to 158% from December 2022. While retail deposits increased, required stable funding increased by a greater amount due to increased security financing and customer loans.

AIB Group does not treat any assets or liabilities as being interdependent.

		a	b	c	d	e
	(in currency amount)	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	12,150	0	0	1,530	13,680
2	*Own funds*	12,150	—	—	1,530	13,680
3	*Other capital instruments*		—	—	—	—
4	Retail deposits		72,059	458	136	67,428
5	*Stable deposits*		40,311	219	91	38,595
6	*Less stable deposits*		31,748	239	45	28,833
7	Wholesale funding:		31,675	1,841	5,214	19,872
8	*Operational deposits*		—	—	—	—
9	*Other wholesale funding*		31,675	1,841	5,214	19,872
10	Interdependent liabilities		—	—	—	—
11	Other liabilities:	252	2,303	—	103	103
12	*NSFR derivative liabilities*	252				
13	*All other liabilities and capital instruments not included in the above categories*		2,303	—	103	103
14	**Total available stable funding (ASF)**					101,083
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					3,876
EU-15a	Assets encumbered for more than 12m in cover pool		2	2	28	27
16	Deposits held at other financial institutions for operational purposes		—	—	—	—
17	Performing loans and securities:		6,193	5,210	61,069	51,728
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		371	50	452	477
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		2,404	1,553	3,715	4,639
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		2,460	2,644	22,935	21,925
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		99	95	851	654
22	*Performing residential mortgages, of which:*		858	874	28,857	20,209
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		657	657	26,319	17,838
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*		100	89	5,110	4,479
25	Interdependent assets					
26	Other assets:	—	5,469	—	6,796	7,515
27	*Physical traded commodities*				—	—
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*				671	571
29	*NSFR derivative assets*				—	—
30	*NSFR derivative liabilities before deduction of variation margin posted*				2,965	148
31	*All other assets not included in the above categories*		1,833	—	6,796	6,796
32	Off-balance sheet items		—	—	16,624	998
33	**Total RSF**					64,145
34	**Net Stable Funding Ratio (%)**					157.59 %

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 2022 to June 2023 are as follows:

- 'Cash balances at central banks and other demand deposits' has decreased by € 2.0 bn this is primarily driven by a reduction in cash with central banks due to loan book growth, increased securities financing and net reduction in debt issuance partly offset by higher customer account balances.
- Loans and advances performing exposures has increased by € 3.3 bn. This is primarily driven by securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.
- The increase in off-balance sheet is largely due to underlying business activity, including the acquisition from Ulster Bank.

		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							Collateral and financial guarantees received	
		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	35,849	35,847	2	—	—	—	—	—	—	—	—	—	—	—	—
010	Loans and advances[1]	69,985	61,604	8,289	2,106	—	1,934	(929)	(230)	(698)	(714)	—	(706)	(225)	49,952	1,142
020	*Central banks*	267	267	—	—	—	—	—	—	—	—	—	—	—	—	—
030	*General governments*	78	77	—	—	—	—	—	—	—	—	—	—	—	—	—
040	*Credit institutions*	7,533	7,533	—	—	—	—	(3)	(3)	—	—	—	—	—	6,343	—
050	*Other financial corporations*	2,268	2,067	201	169	—	16	(13)	(6)	(7)	(15)	—	(15)	—	1,617	154
060	*Non-financial corporations*	25,095	18,696	6,375	927	—	927	(728)	(138)	(590)	(305)	—	(305)	(55)	11,383	452
070	*Of which SMEs*	10,050	6,340	3,710	804	—	804	(325)	(59)	(266)	(254)	—	(254)	(39)	6,049	424
080	*Households*	34,744	32,964	1,713	1,010	—	991	(184)	(82)	(101)	(393)	—	(385)	(170)	30,609	537
090	Debt securities	16,325	16,287	37	—	—	—	(15)	(13)	(2)	—	—	—	—	2,841	—
100	*Central banks*	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
110	*General governments*	6,549	6,549	—	—	—	—	(1)	(1)	—	—	—	—	—	283	—
120	*Credit institutions*	6,590	6,590	—	—	—	—	(11)	(11)	—	—	—	—	—	297	—
130	*Other financial corporations*	2,418	2,418	—	—	—	—	—	—	—	—	—	—	—	2,261	—
140	*Non-financial corporations*	766	729	37	—	—	—	(2)	(1)	(2)	—	—	—	—	—	—
150	Off-balance-sheet exposures	16,531	15,414	1,118	96	—	96	49	17	32	15	—	15		—	—
160	*Central banks*	—	—	—	—	—	—	—	—	—	—	—	—		—	—
170	*General governments*	377	377	—	—	—	—	—	—	—	—	—	—		—	—
180	*Credit institutions*	252	252	—	—	—	—	—	—	—	—	—	—		—	—
190	*Other financial corporations*	454	446	8	5	—	5	1	—	—	—	—	—		—	—
200	*Non-financial corporations*	10,259	9,515	744	65	—	65	38	13	25	13	—	13		—	—
210	*Households*	5,189	4,823	366	26	—	26	10	3	7	2	—	2		—	—
220	***Total***	***138,690***	***129,151***	***9,446***	***2,202***	***—***	***2,030***	***(992)***	***(260)***	***(732)***	***(729)***	***—***	***(721)***	***(225)***	***52,793***	***1,142***

[1] 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.

Loans and advances maturity bands reflect net new business and the acquisition of loans from Ulster Bank.

		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	1,983	9,368	21,817	37,280	—	70,448
2	Debt securities	—	1,212	6,192	8,906	—	16,310
3	***Total***	***1,983***	***10,581***	***28,009***	***46,186***	***—***	***86,758***

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 (NPL) between December 2022 to June 2023. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

The outflows on NPLs is mainly due to loan repayments.

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**2,175**
020	Inflows to non-performing portfolios	548
030	Outflows from non-performing portfolios	(617)
040	Outflows due to write-offs	(77)
050	Outflow due to other situations	(540)
060	**Final stock of non-performing loans and advances**	**2,106**

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.

Performing forborne loans & non-performing forborne loans decreased between December 2022 to June 2023 by € 0.8 bn and € 0.2 bn, respectively.

		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 forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	—	—	—	—	—	—	—	—
010	Loans and advances	1,195	1,223	1,223	1,068	(186)	(358)	1,575	799
020	*Central banks*	—	—	—	—	—	—	—	—
030	*General governments*	—	—	—	—	—	—	—	—
040	*Credit institutions*	—	—	—	—	—	—	—	—
050	*Other financial corporations*	—	168	168	15	—	(15)	153	153
060	*Non-financial corporations*	871	511	511	511	(173)	(150)	806	319
070	*Households*	324	544	544	542	(13)	(193)	615	327
080	Debt Securities	—	—	—	—	—	—	—	—
090	Loan commitments given	77	20	20	20	8	—	—	—
100	***Total***	***1,272***	***1,242***	***1,242***	***1,088***	***(194)***	***(359)***	***1,575***	***799***

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 exposures 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.

The main movements between December 2022 and June 2023 are as follows:

- The increase is largely due to securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2021/637) lower than 5%, columns "Of which non-performing" and "of which subject to impairment" are not required to be disclosed.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				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 subject to impairment *			
				Of which defaulted				
010	***On-balance-sheet exposures***	***88,415***		***2,106***		***(1,657)***		**—**
020	*Ireland*	55,443		1,593		(1,206)		—
030	*United Kingdom*	13,253		317		(231)		—
040	*France*	5,743		—		(14)		—
050	*United States*	3,308		14		(54)		—
060	*Spain*	2,062		—		(9)		—
061	*Canada*	1,846		5		(9)		—
062	*Luxembourg*	854		157		(96)		—
063	*Netherlands*	660		4		(7)		—
064	*Australia*	679		2		(2)		—
065	*Germany*	618		2		(5)		—
070	*Other countries*[1]	3,948		11		(24)		—
080	***Off-balance-sheet exposures***	***16,628***		***96***			***64***	
090	*Ireland*	12,851		76			48	
100	*United Kingdom*	2,919		14			9	
110	*France*	297		—			5	
120	*United States*	231		—			2	
130	*Spain*	14		—			—	
131	*Canada*	9		—			—	
132	*Luxembourg*	34		—			—	
133	*Netherlands*	31		6			—	
134	*Australia*	3		—			—	
135	*Germany*	48		—			—	
140	*Other countries*[2]	191		—			—	
150	***Total***	***105,043***		***2,202***		***(1,657)***	***64***	**—**

[1] Other countries comprise exposures with Andorra, Aruba, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, Bermuda, Brazil, British Virgin Islands, Bulgaria, Cayman Islands, Chile, China, Colombia, Congo, Costa Rica, Croatia, Cyprus, Czech Republic, Denmark, Egypt, Estonia, Finland, Gambia, 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, Malaysia, Malta, Marshall Islands, Mexico, Monaco, Montserrat, New Zealand, Nicaragua, 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, Turkey, Uganda, Ukraine, United Arab Emirates, Yemen, Zimbabwe.

[2] Other countries comprise exposures with Andorra, Austria, Azerbaijan, Bahamas, Bahrain, Bangladesh, Barbados, Belgium, 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, Egypt, Estonia, Ethiopia, Finland, Georgia, Ghana, Greece, Guernsey, Guinea, Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, 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, Qatar, Republic Of Korea, Réunion, Romania, Russian Federation, Saint Vincent And The Grenadine, Saudi Arabia, Seychelles, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Turkey, Turks And Caicos Islands, Uganda, Ukraine, United Arab Emirates, Zambia, 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.

The main movement between December 2022 to June 2023 are as follows:

- The increase in the period is due to higher corporate and renewable energy and infrastructure lending and the acquisition of loans from Ulster Bank.

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2021/637) lower than 5%, columns "Of which non-performing" and "Of which loans and advances subject to impairment" are not required to be disclosed.

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing *		Of which loans and advances subject to impairment *		
				Of which defaulted			
010	Agriculture, forestry and fishing	733		59		(36)	—
020	Mining and quarrying	35		1		(1)	—
030	Manufacturing	2,773		54		(68)	—
040	Electricity, gas, steam and air conditioning supply	2,851		—		(31)	—
050	Water supply	255		4		(7)	—
060	Construction	1,337		47		(35)	—
070	Wholesale and retail trade	1,687		64		(62)	—
080	Transport and storage	1,609		8		(33)	—
090	Accommodation and food service activities	2,387		274		(281)	—
100	Information and communication	1,258		17		(25)	—
110	Financial and insurance activities	—		—		—	—
120	Real estate activities	7,128		293		(305)	—
130	Professional, scientific and technical activities	721		14		(25)	—
140	Administrative and support service activities	332		16		(16)	—
150	Public administration and defence, compulsory social security	—		—		—	—
160	Education	193		5		(3)	—
170	Human health services and social work activities	1,637		50		(65)	—
180	Arts, entertainment and recreation	411		10		(13)	—
190	Other services	676		11		(26)	—
200	***Total***	***26,022***		***927***		***(1,033)***	—

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 2022.

		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	3	—
030	*Residential immovable property*	3	—
040	*Commercial Immovable property*	—	—
050	*Movable property (auto, shipping, etc.)*	—	—
060	*Equity and debt instruments*	—	—
070	*Other collateral*	—	—
080	***Total***	***3***	**—**

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 2022 to June 2023 are as follows:

- Loans and advances unsecured carrying amount has decreased by € 1.3 bn, this is primarily driven by a reduction in 'Cash balances at central banks and other demand deposits'.
- Loans and advances secured carrying amount has increased by € 2.5 bn, this is primarily driven by securities financing, the acquisition of loans from Ulster Bank and new lending exceeding redemptions.

		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	55,203	51,094	50,421	673	—
2	Debt securities	13,469	2,841	2,544	297	
3	Total	68,672	53,935	52,965	970	—
4	*Of which non-performing exposures*	249	1,142	1,088	54	—
EU-5	*Of which defaulted*	249	1,142			

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.

The RWA density of 37.05% increased by 1.67% mainly due to a decrease in central banks exposures at 0% risk weight.

CRM measures reflect a number of government issued guarantee schemes that result 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	35,739	—	36,093	—	895	2.48 %
2	Regional government or local authorities	6	282	6	0	1	20.00 %
3	Public sector entities	—	—	—	—	—	—
4	Multilateral development banks	—	—	115	—	—	—
5	International organisations	—	—	—	—	—	—
6	Institutions	118	—	118	—	24	20.00 %
7	Corporates	6,441	3,753	6,348	978	6,888	94.02 %
8	Retail	4,764	4,278	4,486	73	3,166	69.45 %
9	Secured by mortgages on immovable property	18,441	1,622	18,441	601	10,779	56.61 %
10	Exposures in default	1,053	47	1,014	7	1,216	119.10 %
11	Exposures associated with particularly high risk	914	693	899	319	1,826	150.00 %
12	Covered bonds	—	—	—	—	—	—
13	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—
14	Collective investment undertakings	—	—	—	—	—	—
15	Equity	326	—	326	—	635	194.74 %
16	Other items	2,283	—	2,283	—	1,282	56.15 %
17	**TOTAL**	**70,086**	**10,677**	**70,129**	**1,979**	**26,713**	**37.05 %**

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.

There was no material change in the application of risk weights across the exposure classes.

	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	35,735	—	—	—	—	—	—	—	—	—	—	358	—	—	—	36,093	—
2	Regional government or local authorities	—	—	—	—	7	—	—	—	—	—	—	—	—	—	—	7	7
3	Public sector entities	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Multilateral development banks	115	—	—	—	—	—	—	—	—	—	—	—	—	—	—	115	115
5	International organisations	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Institutions	—	—	—	—	118	—	—	—	—	—	—	—	—	—	—	118	118
7	Corporates	—	—	—	—	—	—	—	—	—	7,326	—	—	—	—	—	7,326	7,326
8	Retail exposures	—	—	—	—	—	—	—	—	4,559	—	—	—	—	—	—	4,559	4,559
9	Exposures secured by mortgages on immovable property	—	—	—	—	—	12,486	—	—	—	6,556	—	—	—	—	—	19,042	19,042
10	Exposures in default	—	—	—	—	—	—	—	—	—	631	390	—	—	—	—	1,021	1,021
11	Exposures associated with particularly high risk	—	—	—	—	—	—	—	—	—	—	1,218	—	—	—	—	1,218	1,218
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	—	—	—	—	—	—	—	—	—	120	—	206	—	—	—	326	326
16	Other items	894	—	—	—	133	—	1	—	—	1,255	—	—	—	—	1	2,283	2,283
17	**TOTAL**	**36,744**	**—**	**—**	**—**	**258**	**12,486**	**1**	**—**	**4,559**	**15,888**	**1,608**	**564**	**—**	**—**	1	**72,108**	**36,015**

Chapter 9. Disclosure of use of the IRB approach to credit risk

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. 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 increased between December 2022 to June 2023 predominantly due to the following:
• Corporate exposures increase of € 0.6 bn driven by new lending exceeding redemptions including acquisition of loans from Ulster Bank.
• Retail exposures increase of € 0.5 bn driven by new business exceeding redemptions.
• Institutions exposures increased by € 0.4 bn driven by increase in securities financing transactions.
• Central government and central banks exposures decreased by € 0.4 bn.

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	3,500	498	60.22 %	3,800	0.07 %	31,120	27.85 %		236	6.21 %	1	(5)
	0.00 to <0.10	3,500	498	60.22 %	3,800	0.07 %	31,120	27.85 %		236	6.21 %	1	(5)
	0.10 to <0.15	—	—	—	—	—	—	—		—	—	—	—
	0.15 to <0.25	8,467	154	61.86 %	8,562	0.19 %	54,288	28.65 %		1,201	14.03 %	5	(17)
	0.25 to <0.50	408	147	59.75 %	495	0.39 %	4,475	32.35 %		134	27.06 %	1	—
	0.50 to <0.75	1,594	2	99.66 %	1,596	0.53 %	9,761	28.42 %		473	29.61 %	2	(4)
	0.75 to <2.50	3,352	14	91.80 %	3,365	1.78 %	23,127	28.10 %		2,156	64.05 %	17	(7)
	0.75 to <1.75	1,573	7	85.75 %	1,579	1.08 %	11,102	28.00 %		748	47.37 %	5	(3)
	1.75 to <2.5	1,780	7	97.79 %	1,787	2.39 %	12,025	28.18 %		1,408	78.79 %	12	(4)
	2.50 to <10.00	695	5	89.35 %	700	6.01 %	5,132	29.66 %		948	135.52 %	12	(5)
	2.5 to <5	99	1	70.44 %	100	3.70 %	1,013	33.45 %		120	120.54 %	1	—
	5 to <10	597	3	97.42 %	600	6.40 %	4,119	29.03 %		828	138.00 %	11	(5)
	10.00 to <100.00	324	1	94.41 %	325	22.24 %	2,312	28.99 %		659	202.47 %	21	(10)
	10 to <20	225	1	92.76 %	226	16.84 %	1,664	28.64 %		448	197.96 %	11	(6)
	20 to <30	64	0	98.63 %	64	26.30 %	396	29.76 %		143	223.08 %	5	(2)
	30.00 to <100.00	35	0	96.12 %	35	49.44 %	252	29.81 %		69	194.09 %	5	(1)
	100.00 (Default)	237	2	96.79 %	239	100.00 %	2,147	36.27 %		528	220.87 %	96	(73)
Subtotal (exposure class)		18,578	822	61.38 %	19,083	2.32 %	132,362	28.61 %		6,334	33.19 %	155	(121)
Total (all exposures classes)		**18,578**	**822**	**61.38 %**	**19,083**	**2.32 %**	**132,362**	**28.61 %**		**6,334**	**33.19 %**	**155**	**(121)**

F-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
Central governments and central banks without own estimates													
	0.00 to <0.15	7,638	—	—	7,638	0.01 %	40	45.00 %	2.5	489	6.40 %	—	(1)
	0.00 to <0.10	7,638	—	—	7,638	0.01 %	40	45.00 %	2.5	489	6.40 %	—	(1)
	0.10 to <0.15	—	—	—	—	—	—	—	—	—	—	—	—
	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	—	—
	0.25 to <0.50	—	—	—	—	—	—	—	—	—	—	—	—
	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to <2.50	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to <1.75	—	—	—	—	—	—	—	—	—	—	—	—
	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)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)		7,638	—	—	7,638	0.01 %	40	45.00 %	2.5	489	6.40 %	—	(1)
Institutions without own estimates													
	0.00 to <0.15	6,039	96	0.00 %	6,039	0.09 %	130	24.31 %	2.5	1,395	23.11 %	1	(10)
	0.00 to <0.10	2,703	22	0.00 %	2,703	0.04 %	33	18.02 %	2.5	309	11.41 %	—	-5
	0.10 to <0.15	3,335	74	0.00 %	3,335	0.12 %	97	29.41 %	2.5	1,087	32.58 %	1	(6)
	0.15 to <0.25	—	—	—	—	—	—	—	—	—	—	—	—
	0.25 to <0.50	393	9	0.00 %	393	0.35 %	27	39.69 %	2.5	305	77.73 %	1	(1)
	0.50 to <0.75	—	—	—	—	—	—	—	—	—	—	—	—
	0.75 to <2.50	2	—	0.00 %	2	0.99 %	6	45.00 %	2.5	3	136.05 %	0	—
	0.75 to <1.75	2	—	0.00 %	2	0.99 %	6	45.00 %	2.5	3	136.05 %	0	—
	1.75 to <2.5	0	—	—	0	0.00 %	—	0.00 %	—	—	0.00 %	0	—
	2.50 to <10.00	—	—	—	—	4.38 %	1	0.4500	2.5	1	1.67	—	—

	2.5 to <5	—	—	—	—	4.38 %	1	0.4500	2.5	1	1.67	—	—
	5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to <100.00	1	—	—	1	11.12 %	1	45.00 %	2.5	2	271.83 %	0	—
	10 to <20	1	—	—	1	11.12 %	1	45.00 %	2.5	2	271.83 %	0	—
	20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
	30.00 to <100.00	—	—	—	—	—	—	—	—	—	—	—	—
	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	—
Subtotal (exposure class)		6,435	105	0.00 %	6,435	0.11 %	165	25.26 %	2.5	1,706	26.52 %	2	(11)
Corporates - SME without own estimates													
	0.00 to <0.15	15	6	0.00 %	15	0.10 %	4	45.00 %	2.5	6	44.27 %	0	0
	0.00 to <0.10	—	2	0.00 %	—	—	2	—	2.5	—	0.31	—	—
	0.10 to <0.15	15	4	—	15	0.10 %	2	45.00 %	2.5	6	44.28 %	0	0
	0.15 to <0.25	9	1	58.42 %	9	0.18 %	3	45.00 %	2.5	6	60.92 %	0	0
	0.25 to <0.50	75	199	4.27 %	83	0.32 %	22	45.00 %	2.5	67	80.97 %	0	-2
	0.50 to <0.75	42	9	52.81 %	46	0.58 %	11	45.00 %	2.5	47	101.02 %	0	0
	0.75 to <2.50	1,006	357	31.56 %	1,119	1.35 %	1,520	44.88 %	2.5	1,130	100.93 %	18	(29)
	0.75 to <1.75	678	272	31.60 %	765	1.04 %	904	44.82 %	2.5	739	96.61 %	9	(19)
	1.75 to <2.5	328	85	31.43 %	355	2.02 %	616	45.00 %	2.5	391	110.26 %	9	(11)
	2.50 to <10.00	585	106	26.41 %	613	4.46 %	1,016	44.25 %	2.5	860	140.29 %	33	(68)
	2.5 to <5	336	58	24.18 %	350	3.27 %	551	43.75 %	2.5	440	125.68 %	14	(41)
	5 to <10	249	48	29.10 %	263	6.06 %	465	44.91 %	2.5	420	159.76 %	19	(28)
	10.00 to <100.00	15	2	12.05 %	15	15.62 %	36	45.00 %	2.5	35	237.90 %	3	(3)
	10 to <20	13	1	11.00 %	13	13.75 %	29	45.00 %	2.5	30	231.98 %	2	(2)
	20 to <30	1	0	65.56 %	1	22.20 %	3	45.00 %	2.5	2	243.18 %	0	0
	30.00 to <100.00	1	—	21.63 %	1	36.14 %	4	45.00 %	2.5	3	319.93 %	—	—
	100.00 (Default)	189	16	25.82 %	193	100.00 %	256	45.00 %	2.5	—	—	87	(85)
Subtotal (exposure class)		1,936	694	22.80 %	2,095	11.40 %	2,868	44.71 %	2.5	2,152	102.73 %	141	(187)
Corporates - Specialised Lending without own estimates													
	0.00 to <0.15	44	5	75.00 %	48	0.10 %	3	45.00 %	2.5	12	24.84 %	0	0
	0.00 to <0.10	—	—	—	—	—	—	—	—	—	—	—	—
	0.10 to <0.15	44	5	75.00 %	48	0.10 %	3	45.00 %	2.5	12	24.84 %	0	0
	0.15 to <0.25	264	74	78.91 %	323	0.20 %	10	46.58 %	2.5	141	43.79 %	0	(1)
	0.25 to <0.50	992	336	73.30 %	1,239	0.34 %	36	49.88 %	2.5	840	67.81 %	2	(3)
	0.50 to <0.75	395	222	75.47 %	562	0.59 %	19	47.49 %	2.5	462	82.13 %	2	(1)
	0.75 to <2.50	172	24	70.54 %	189	0.79 %	6	45.00 %	2.5	170	90.10 %	1	(1)
	0.75 to <1.75	172	24	70.54 %	189	0.79 %	6	45.00 %	2.5	170	90.10 %	1	(1)
	1.75 to <2.5	—	—	—	—	—	—	—	—	—	—	—	—
	2.50 to <10.00	—	—	—	—	—	—	—	—	—	—	—	—
	2.5 to <5	—	—	—	—	—	—	—	—	—	—	—	—
	5 to <10	—	—	—	—	—	—	—	—	—	—	—	—
	10.00 to <100.00	31	46	72.03 %	65	50.00 %	3	45.00 %	2.5	128	197.27 %	16	(7)
	10 to <20	—	—	0.00 %	—	0.00 %	—	0.00 %	—	—	0.00 %	0	—
	20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
	30.00 to <100.00	31	46	72.03 %	65	50.00 %	3	45.00 %	2.5	128	197.27 %	16	(7)
	100.00 (Default)	—	—	0.00 %	—	0.00 %	—	0.00 %	—	—	—	—	—
Subtotal (exposure class)		1,899	707	74.41 %	2,425	1.74 %	77	48.28 %	2.5	1,753	72.29 %	22	(13)
Corporates - Other without own estimates													
	0.00 to <0.15	1,777	1,430	60.79 %	2,646	0.07 %	132	44.54 %	2.5	1,456	55.02 %	1	(8)
	0.00 to <0.10	826	793	64.15 %	1,335	0.04 %	60	44.59 %	2.5	515	38.54 %	0	(2)
	0.10 to <0.15	950	636	56.61 %	1,311	0.10 %	72	44.50 %	2.5	941	71.81 %	1	(6)
	0.15 to <0.25	1,245	274	59.49 %	1,408	0.18 %	63	45.00 %	2.5	1,145	81.31 %	1	(6)
	0.25 to <0.50	2,138	818	65.95 %	2,677	0.32 %	180	44.58 %	2.5	2,516	93.99 %	5	(27)
	0.50 to <0.75	1,408	222	58.83 %	1,539	0.58 %	110	44.45 %	2.5	1,744	113.30 %	5	(38)
	0.75 to <2.50	1,894	728	57.25 %	2,311	1.13 %	236	44.00 %	2.5	2,965	128.30 %	21	(119)
	0.75 to <1.75	1,477	680	58.28 %	1,873	0.96 %	174	44.06 %	2.5	2,384	127.25 %	16	(73)
	1.75 to <2.5	417	48	42.67 %	438	1.90 %	62	43.75 %	2.5	581	132.77 %	5	(46)
	2.50 to <10.00	525	83	61.70 %	576	3.53 %	81	39.47 %	2.5	945	164.02 %	16	(67)
	2.5 to <5	489	80	62.10 %	539	3.33 %	43	39.09 %	2.5	862	159.75 %	14	(61)
	5 to <10	35	3	49.88 %	37	6.42 %	38	45.00 %	2.5	83	226.90 %	2	(6)
	10.00 to <100.00	2	13	75.19 %	12	19.20 %	9	45.00 %	2.5	38	307.30 %	2	—
	10 to <20	2	13	75.19 %	12	18.77 %	8	45.00 %	2.5	37	305.83 %	1	—
	20 to <30	—	—	—	—	—	—	—	—	—	—	—	—
	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)	98	11	59.76 %	104	100.00 %	51	45.00 %	2.5	—	—	47	(43)
Subtotal (exposure class)		9,086	3,579	61.10 %	11,273	1.56 %	862	44.23 %	2.5	10,808	95.87 %	97	(309)
Total (all exposures classes)		**26,994**	**5,085**	**56.46 %**	**29,866**	**1.55 %**	**4,012**	**40.70 %**	**2.5**	**16,907**	**56.61 %**	**262**	**(521)**

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 securitisation exposures, 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 F-IRB**	**16,907**	**16,907**
2	Central governments and central banks	489	489
3	Institutions	1,706	1,706
4	Corporates	14,712	14,712
4.1	*of which Corporates - SMEs*	2,152	2,152
4.2	*of which Corporates - Specialised lending*	1,753	1,753
5	**Exposures under A-IRB**	**6,334**	**6,334**
6	Central governments and central banks	—	—
7	Institutions	—	—
8	Corporates	—	—
8.1	*of which Corporates - SMEs*	—	—
8.2	*of which Corporates - Specialised lending*	—	—
9	Retail	6,334	6,334
9.1	*of which Retail – SMEs - Secured by immovable property collateral*	—	—
9.2	*of which Retail – non-SMEs - Secured by immovable property collateral*	6,334	6,334
9.3	*of which Retail – Qualifying revolving*	—	—
9.4	*of which Retail – SMEs - Other*	—	—
9.5	*of which Retail – Non-SMEs- Other*	—	—
10	**TOTAL (including F-IRB exposures and A-IRB exposures)**	**23,242**	**23,242**

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)			
			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 Instruments held by **a third party (%)**	Part of exposures covered by **Guarantees (%)**	Part of exposures covered by **Credit Derivatives (%)**	**RWEA without substitution effects** (reduction effects only)	**RWEA with substitution effects** (both reduction and substitution effects)
		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	19,083	—	100.82 %	100.82 %	—	—	—	—	—	—	—	—	6,334	6,334
4.1	*Of which Retail – Immovable property SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.2	*Of which Retail – Immovable property non-SMEs*	19,083	—	100.82 %	100.82 %	—	—	—	—	—	—	—	—	6,334	6,334
4.3	*Of which Retail – Qualifying revolving*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.4	*Of which Retail – Other SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4.5	*Of which Retail – Other non-SMEs*	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Total	19,083	—	100.82 %	100.82 %	—	—	—	—	—	—	—	—	6,334	6,334

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)			
			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 Instruments held by **a third party (%)**	Part of exposures covered by **Guarantees (%)**	Part of exposures covered by **Credit Derivatives (%)**	**RWEA without substitution effects** (reduction effects only)	**RWEA with substitution effects** (both reduction and substitution effects)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	7,638	—	—	—	—	—		—	—	—	—	—	465	489
2	Institutions	6,435	—	—	—	—	—		—	—	—	4.60 %	—	1,726	1,706
3	Corporates	15,792	—	7.39 %	7.39 %	—	—		—	—	—	0.73 %	—	14,716	14,712
3.1	*Of which Corporates – SMEs*	2,095	—	2.86 %	2.86 %	—	—		—	—	—	5.08 %	—	2,155	2,152
3.2	*Of which Corporates – Specialised lending*	2,425	—	—	—	—	—		—	—	—	—	—	1,753	1,753
3.3	*Of which Corporates – Other*	11,273	—	9.83 %	9.83 %	—	—		—	—	—	0.08 %	—	10,808	10,808
4	Total	29,866	—	3.91 %	3.91 %	—	—		—	—	—	1.38 %	—	16,907	16,907

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 € 1.0 bn (Mar 23: € 0.9 bn).

Main movements between March 2023 to June 2023 are as follows:
- Model updates increase in respect of IRB models.
- Asset quality impact during the quarter was mainly driven by grade migration within the retail mortgages portfolio.

		Risk weighted exposure amount			
		a	b	c	d
		30/06/2023	31/03/2023	31/12/2022	30/09/2022
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**21,975**	**21,660**	**22,157**	**21,586**
2	Asset size (+/-)	(24)	454	(42)	437
3	Asset quality (+/-)	(108)	(95)	(129)	(34)
4	Model updates (+/-)	1,346	—	1	—
5	Methodology and policy (+/-)	—	—	—	—
6	Acquisitions and disposals (+/-)	—	—	—	—
7	Foreign exchange movements (+/-)	57	(44)	(326)	169
8	Other (+/-)	—	—	—	—
9	**Risk weighted exposure amount as at the end of the reporting period**	**23,246**	**21,975**	**21,660**	**22,157**

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 June 2023 this was € 5,517 m.

Increase in RWEA between December 2022 to June 2023 is mainly due to the increase in replacement cost for derivatives and an increase in SFT ("Securities Financing Transaction") RWEA.

		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)	—	—		1.4	—	—	—	—
EU2	EU - Simplified SA-CCR (for derivatives)	—	—		1.4	—	—	—	—
1	SA-CCR (for derivatives)	226	150		1.4	835	527	518	370
2	IMM (for derivatives and SFTs)			—	—	—	—	—	—
2a	*Of which securities financing transactions netting sets*			—		—	—	—	—
2b	*Of which derivatives and long settlement transactions netting sets*			—		—	—	—	—
2c	*Of which from contractual cross-product netting sets*			—		—	—	—	—
3	Financial collateral simple method (for SFTs)					—	—	—	—
4	Financial collateral comprehensive method (for SFTs)					16,605	16,729	16,729	711
5	VaR for SFTs					—	—	—	—
6	**Total**					**17,440**	**17,255**	**17,246**	**1,081**

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.

Increase in RWEA between December 2022 to June 2023 primarily due to increased exposure at defaults and replacement costs.

		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	356	104
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**	356	104

[1]AIB 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 2022 to June 2023 are as follows:

- An increasing volume of activity with Qualifying Central Counterparty's (QCCPs).
- A reduction in activity with corporates.

	Exposure classes	Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
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	—	3,102	—	—	—	—	—	—	—	—	—	3,102
7	Corporates	—	—	—	—	—	—	—	—	124	—	—	124
8	Retail	—	—	—	—	—	—	—	—	—	—	—	—
9	Institutions and corporates with a short-term credit assessment	—	—	—	—	—	—	—	—	—	—	—	—
10	Other items	—	—	—	—	—	—	—	—	—	—	—	—
11	**Total exposure value**	**—**	**3,102**	**—**	**—**	**—**	**—**	**—**	**—**	**124**	**—**	**—**	**3,226**

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

As per Article 439 point (l), 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 2022 to June 2023 are as follows:

- Decreases in exposure values of SFTs partially offset by increases in exposure values of derivatives.
- Increases in RWEAs of derivatives and SFTs.

		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	16,759	0.12 %	53	7.18 %	1.00	767	4.58 %
2	0.15 to <0.25	—	—	—	—	—	—	—
3	0.25 to <0.50	315	0.35 %	7	33.04 %	2.00	156	49.59 %
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))	17,073	0.13 %	60	7.66 %	1.00	923	5.41 %

		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	1	0.32 %	4	45.00 %	3.00	1	84.19 %
4	0.50 to <0.75	0	0.58 %	1	45.00 %	3.00	0	110.82 %
5	0.75 to <2.50	—	—	—	—	—	—	—
6	2.50 to <10.00	0	3.35 %	3	45.00 %	3.00	0	197.36 %
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) SME)	1	0.80 %	8	45.00 %	3.00	1	104.35 %

		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	0	0.10 %	1	45.00 %	3.00	0	37.88 %
2	0.15 to <0.25	0	0.20 %	1	45.00 %	3.00	0	56.07 %
3	0.25 to <0.50	7	0.32 %	18	45.00 %	3.00	5	68.26 %
4	0.50 to <0.75	7	0.64 %	7	45.00 %	3.00	7	99.21 %
5	0.75 to <2.50	1	0.83 %	2	45.00 %	3.00	1	94.14 %
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	0	50.00 %	2	45.00 %	3.00	1	261.53 %
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Specialised Lending)	16	1.53 %	31	45.00 %	3.00	14	86.88 %

	PD scale	a Exposure value	b Exposure weighted average PD (%)	c Number of obligors	d Exposure weighted average LGD (%)	e Exposure weighted average maturity (years)	f RWEA	g Density of risk weighted exposure amount
Corporates (F-IRB) Other								
1	0.00 to <0.15	10	0.04 %	20	45.00 %	3.00	3	26.34 %
2	0.15 to <0.25	10	0.18 %	7	45.00 %	3.00	6	61.81 %
3	0.25 to <0.50	10	0.32 %	19	45.00 %	3.00	8	84.12 %
4	0.50 to <0.75	1	0.58 %	3	45.00 %	3.00	2	110.82 %
5	0.75 to <2.50	0	1.04 %	3	45.00 %	2.00	0	138.83 %
6	2.50 to <10.00	—	—	—	—	—	—	—
7	10.00 to <100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
	Sub-total (Corporates (F-IRB) Other)	32	0.20 %	52	45.00 %	3.00	19	59.45 %

	PD scale	a Exposure value	b Exposure weighted average PD (%)	c Number of obligors	d Exposure weighted average LGD (%)	e Exposure weighted average maturity (years)	f RWEA	g 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)	**17,122**	**0.13 %**	**151**	**7.77 %**	**1.00**	**957**	**5.59 %**

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 ("Central Counterparty").

Changes in collateral between December 2022 to June 2023 is mainly due to changes in derivative market values and movements in SFT collateral values.

		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	40	12	143	37	—	—	—	—
2	Cash – other currencies	91	—	247	0	—	—	—	—
3	Domestic sovereign debt	—	—	—	—	—	0	—	3,227
4	Other sovereign debt	—	—	—	—	—	174	—	1,313
5	Government agency debt	—	—	—	—	—	773	—	—
6	Corporate bonds	—	—	—	—	—	2,995	—	423
7	Equity securities	—	—	—	—	—	2,949	—	—
8	Other collateral	—	—	—	—	—	2,313	—	—
9	**Total**	**130**	**12**	**390**	**37**	**—**	**9,204**	**—**	**4,964**

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.

Increase in protection bought between December 2022 to June 2023 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	83	—
3	Total return swaps	—	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	**Total notionals**	83	—
	Fair values		
7	Positive fair value (asset)	—	—
8	Negative fair value (liability)	(1)	—

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 2022 to June 2023 primarily due to an increase in volume of activity with QCCPs.

		a	b
		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		**62**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	3,102	62
3	(i) OTC derivatives	3,102	62
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 2023.

The Group does not have asset-backed commercial paper ("ABCP") programmes within their traditional securitisations. Securitisation increased by € 0.2 bn to € 2.3 bn due to the purchase of new securitisations between December 2022 to June 2023.

There were no sales of securitisations during the period.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non-STS			of which SRT		STS	Non-STS			STS	Non-STS		
			of which SRT		of which SRT											
1	**Total exposures**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**85**	**2,176**	**—**	**2,261**
2	Retail (total)	—	—	—	—	—	—	—	—	—	—	—	85	392	—	478
3	residential mortgage	—	—	—	—	—	—	—	—	—	—	—	85	392	—	478
4	credit card	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	other retail exposures	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Wholesale (total)	—	—	—	—	—	—	—	—	—	—	—	—	1,783	—	1,783
8	loans to corporates	—	—	—	—	—	—	—	—	—	—	—	—	1,727	—	1,727
9	commercial mortgage	—	—	—	—	—	—	—	—	—	—	—	—	56	—	56
10	lease and receivables	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	other wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

36: Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

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 assets and capital requirements by regulatory approaches as at 30 June 2023.

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

Securitisation RWEAs remained relatively static between December 2022 to June 2023.
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.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW
1	**Total exposures**	**1,708**	**—**	**44**	**509**	**—**	**—**	**553**	**1,708**	**—**	**—**	**705**	**252**	**—**	**—**	**56**	**20**	**—**
2	Traditional securitisation	1,708	—	44	509	—	—	553	1,708	—	—	705	252	—	—	56	20	—
3	Securitisation	1,708	—	44	509	—	—	553	1,708	—	—	705	252	—	—	56	20	—
4	Retail underlying	478	—	—	—	—	—	—	478	—	—	—	67	—	—	—	5	—
5	Of which STS	85	—	—	—	—	—	—	85	—	—	—	9	—	—	—	1	—
6	Wholesale	1,230	—	44	509	—	—	553	1,230	—	—	705	185	—	—	56	15	—
7	Of which STS	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Synthetic securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
11	Retail underlying	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
12	Wholesale	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Re-securitisation	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—

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

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

As per Article 445, 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 2022 to June 2023 is driven by an increase in credit default swaps which resulted in an increase in specific risk of € 12 m RWEA, an increase in interest rate risk which resulted in a € 22 m increase in RWEA and an increase in equity risk of € 13 m RWEA. There was no contribution from foreign exchange risk as the ratio between the total open net positions and total own funds was below the 2% regulatory driven threshold.

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	308
2	Equity risk (general and specific)	28
3	Foreign exchange risk	—
4	Commodity risk[1]	
	Options	
5	Simplified approach[2]	
6	Delta-plus approach	3
7	Scenario approach[3]	
8	Securitisation (specific risk)[4]	
9	**Total**	**339**

[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

As per Article 448(1), points (a) and (b), the following template shows the impact on the Group's net interest income ("NII") and change of the economic value of equity ("EVE") for the banking book positions 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 could limit the impact on downward shocks. Also shown are the metrics arising from key internal scenarios. The table has been provided in percentage terms relative to Tier 1 Capital to give an indication of the significance of the different shocks.

As per Article 448(1), point (d) the previous period results are shown in the template with comments on variation provided below.
The increase in the EVE impacts and the reduction in NII outcomes between December 2022 and June 2023 is due to a combination of increased fixed rate mortgages and an increase in Structural Hedging Programme ("SHP") swaps during H1 2023 which were added in order to manage rising NII sensitivity. The rise in EVE was somewhat offset by an increase in Core Non Maturity Deposits ("NMDs"), but the overall impact was a larger net asset position resulting in higher EVE.
The NII sensitivity calculation is based on a static balance sheet with no migration between products. It is acknowledged that the prevailing higher rate environment will result in a migration of balances from interest free current accounts to rate paying term deposit accounts which would have the impact of reducing the NII sensitivity reported below. This static assumption has limited the reduction in NII sensitivity during H1 2023 as the prevailing yield on liabilities limits the savings that can be made in downward scenarios.
The table has been provided in percentage terms relative to Tier 1 Capital 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	(1,172)	(967)	562	720
2	Parallel down	448	303	(832)	(912)
3	Steepener	(2)	(144)		
4	Flattener	(321)	(415)		
5	Short rates up	(650)	(639)		
6	Short rates down	253	115		

Supplementary Table 1

In accordance with Article 84 of Directive 2013/36 EU the Group's internal measurement of EVE and NII EaR are also disclosed below:

Additional rate shocks		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
		30/06/2023	31/12/2022	30/06/2023	31/12/2022
	99% 1 year shock	(622)	(389)		
	Parallel 100bps shock up			272	351
	Parallel 100bps shock down			(356)	(387)
	Tier 1 capital	10,776	11,057	10,776	11,057

Supplementary Table 2

The following table quantifies the change in EV and NII as a % of Tier 1 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
		30/06/2023	31/12/2022	30/06/2023	31/12/2022
1	Parallel shock up	(10.88)%	(8.75)%	5.22 %	6.51 %
2	Parallel shock down	4.16 %	2.74 %	(7.72)%	(8.25)%
3	Steepener (short rates down and long rates up)	(0.02)%	(1.30)%		
4	Flattener (short rates up and long rates down)	(2.98)%	(3.75)%		
5	Short rates up	(6.03)%	(5.78)%		
6	Short rates down	2.35 %	1.04 %		

Additional rate shocks		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
		30/06/2023	31/12/2022	30/06/2023	31/12/2022
	99% 1 year shock	(5.77)%	(3.52)%		
	Parallel 100bps shock up			2.52 %	3.17 %
	Parallel 100bps shock down			(3.30)%	(3.50)%

Chapter 14. Disclosure of environmental, social and governance risks (ESG risks)

39: Table 1 - Qualitative information on Environmental risk

As per Article 449a CRR, the following table describes the integration of environmental risks, including specific information on climate change risks and on other environmental risks, in AIB Group's business strategy and processes, governance and risk management.

<table>
<tr><th>Row number</th><th colspan="2">Qualitative information</th></tr>
<tr><td></td><td colspan="2">Business strategy and processes</td></tr>
<tr><td>(a)</td><td>Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning</td><td>The Group sustainability strategy is overseen by the Sustainable Business Advisory Committee (SBAC), which was established in 2016. In 2020, Sustainable Communities became a fifth pillar of the Group strategy, embedding sustainability from Board level right throughout the business. Progress on the Group sustainability agenda is assessed against the Sustainable Communities pillar with a focus on three areas: 1) Climate & Environment; 2) Economic & Social Inclusion; and 3) Future Proof Business. The priorities for each area are the result of extensive stakeholder engagement, including an independent bi-annual materiality and evaluation process. The Board approved a new Environmental, Social & Governance Framework in December 2022 to strengthen the accountability for ESG at all levels of the Group, supporting the sustainability agenda for AIB customers, society and communities.

At a Group level transition risks and opportunities, as well as physical risks across the short (<3 years), medium (>=3-10 years), and long term (10+ years) are inputs into the business and financial planning process. Key issues are considered across sectors and geographical distribution of exposures, including future impacts of carbon prices, flood risk and credit impacts from reduced property valuations. These time horizons have been determined based on a combination of literature review, 2022 ESG Heatmap from Moody's, S&P Global, internal and external workshops.

Within the business and financial planning process climate and environmental issues have been considered as a key input to the allocation of capital for each of the key business segments:
financed emissions targets covering Retail Banking, Capital Markets and the UK business, were included in the process and were a key parameter within planning - for example, funding to propositions supporting green financing in support of achievement of the emissions targets; and,
levels of green and transition lending were included within business planning (% of total new lending) to provide AIB with increased visibility on the trajectory to achieve the 2030 target that 70% of total new lending should be green or transition.
Transitioning to a lower-carbon economy will entail extensive policy, legal, technology, regulatory and market changes to address mitigation and adaptation requirements related to climate change. In 2022 as part of the business and financial planning process key areas considered included,
green mortgage lending and pricing strategy;
business plan focus on high energy efficiency buildings;
SME Sustainability Customer Tool;
relationship manager ESG training & supports, specialist customer advisor supports;
ESG research & thought leadership to define sector strategies;
developing Sustainability Linked Loan (SLL) framework to support transition across all sectors; and,
full suite of propositions / products focused on higher risk sectors to support transition.
The financial impacts of climate and environment are considered within two key processes. Firstly, the financial impact associated with the Financed Emissions Targets to 2030 and Net Zero commitment to 2040 (and 2050 for agriculture) is a formal part of business and financial planning. Business areas are required to consider the impact on projected revenues, costs and margins associated with meeting the Financed Emissions Targets over the period of the plan and outlook to 2030. Secondly, within the ECB 2022 Climate Risk Stress Test, analysis was completed based on the scenarios of the Network for Greening the Financial System (NGFS). These included quantitative forecasts for short- and long-term transitional risk, short term drought/heat risk and short-term flood risk.
The Group continue to be focused on flood risk as the most significant physical risk for AIB's portfolio and have developed initial metrics to better understand this risk for the Groups property-related exposure to begin with. The initial approach is subject to further evolution based on industry developments and as supervisory and regulatory expectations continue to evolve over time.</td></tr>
</table>

(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information about the design of business strategy and processes	The Group have a stated clear ambition for 70% of new lending to be green or transition by 2030 and have a target to achieve Net Zero in financed emissions by 2040 for the lending portfolio (2050 including Agriculture). **Financed Emissions** In 2022, financed emission targets were set for 75% of the Group lending portfolio. AIB selected 31 December 2021 as the Scope 3 financed emissions baseline position as this reflected the latest available year-end loan book data against which to set the targets. The targets include the mortgage portfolio (50%), CRE lending portfolio (10%), electricity generation (3%) and the corporate portfolio (12%). Over the period to 2030 the Group expect to see a significant reduction in emissions intensity of 58% per m² for mortgages and 67% per m² for CRE at the Group level. The electricity generation portfolio is primarily comprised of renewable energy assets such as offshore wind and is therefore starting at a low level of intensity of emissions (21g CO_2/kwh). This is aligned to science based IEA decarbonisation pathways that deliver a 1.5°C outcome. For the corporate portfolio, the Group have set portfolio coverage targets. This means that AIB’s counterparties are required to set their own approved emissions targets. 12% of the in-scope corporate book (by loan value) currently have approved emissions targets, and AIB's target is to increase that to 54% by 2030. The financed emissions targets have identified measurable business actions and metrics that will be monitored to ensure progress is made towards achieving them: • For property-based lending, the emission reduction metric for measurement purposes is the proportion of new lending to properties with Building Energy Rating (BER) / Energy Performance Certification (EPC) of A or B; • The metric relating to the electricity generation maintenance target focuses on emission intensity and ensuring that new lending is primarily to renewable electricity projects; and, • For the corporate portfolio coverage target the key business action focuses on customer outreach and engagement. For each of the financed emissions targets, the key business actions that support these emission reductions have been identified and are now tracked as part of the business planning process. **Transition & Physical Risk** The Group continue to be focused on flood risk as the most significant acute and chronic physical risk and have developed initial metrics to better understand this risk for our property-related exposure. These new metrics support the tracking of acute and chronic physical risk for AIB's key property portfolios. The Group's approach is subject to further evolution based on industry developments and supervisory and regulatory expectations which continue to evolve over time. For transition risk, AIB require all new lending over £/€300k in high transition risk sectors to complete an ESG Questionnaire. In 2022 this amounted to 8% of all new lending. **Own operations** From a Scope 1 and 2 perspective AIB modelled two new targets, committing to reduce absolute Scope 1 GHG emissions 34% by 2027 from a 2019 base year and to increase annual sourcing of renewable electricity to 100% by 2030. A Corporate Power Purchase Agreement (CPPA) contract was signed with NTR plc to source renewable energy generated from two solar farms in Ireland which is expected to remove c. 80% of our Scope 2 emissions. This partnership will help deliver on AIB's commitment to source 100% of our power requirements from certified renewable energy sources by 2030. Key elements of strategy and areas of progress in 2022 include: • AIB's property strategy and energy efficiency investments have resulted in 40% reduction in GHG emissions against the Net Zero target; • 37% reduction in Scope 1 GHG emissions against 2019 baseline; • Developed a Net Zero Strategy for the Group's remaining property portfolio. Aligned with this AIB refurbished one of the main office locations in Eyre Square, Galway to eliminate fossil fuels; • Strategy in place to transition AIB's corporate fleet to electrical vehicles; and, • Continued investment in energy efficiency projects. For more details on the Group's objectives, targets and limits to assess environmental risk please see the Climate and Environment chapter of the Sustainability Report (https://aib.ie/sustainability/detailed-sustainability-report-for-2022).

(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	AIB are committed to supporting our customers to transition to a low carbon economy by providing them with appropriate sustainable finance products and services. During 2022, AIB have continued to deploy the Climate Action Fund by providing lending to energy efficient properties and renewable energy projects. The Group has continued to grow green lending, with €3.3bn in new green finance advanced in 2022 (target of €2bn per year). Through the first half of 2023, the Group continue to provide strong support to fund renewable energy projects, and energy-efficient commercial and residential buildings with €1.1bn in new lending to date. The Group has set an ambition for 70% of new lending to be green or transition by 2030. To support this ambition the Group has developed a Sustainable Lending Framework (SLF) to enable the classification of customer loans as green, transition and also social. It is based on industry best practice and is aligned, where applicable, to the EU Taxonomy regulation and will evolve as the EU Taxonomy develops. The framework was approved by the Group Sustainability Committee and is publicly available at www.aib.ie/sustainability. For more information on AIB's responsible lending and investment please see the Sustainability Report (p32-34).
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	AIB clients' ESG risks are assessed by the first line customer facing businesses during Customer Due Diligence by screening for adverse environmental or social media coverage and any engagement in the Excluded Business Activities which includes detrimental environmental activities. Front line customer facing teams' work with borrowers more exposed to climate risk to complete an ESG Questionnaire to assess the ESG risk of these customers during the lending process. The questionnaire has been incorporated into credit applications for borrowers in high climate risk sectors, as identified through the physical and transition heatmap exercise, where new lending is over €300k / £300k. It has both generic and sector specific questions on a range of topics from climate and environmental risk specific matters to social considerations (e.g. human rights, diversity) to determine an ESG risk rating. The ESG questionnaire output is fed into the Enterprise Data Warehouse and is available to enable portfolio level analysis and monitoring of the Bank's aggregate exposure to these risks. AIB Green Living is a dedicated online hub to support, educate and inspire AIB customers, people and communities in choosing greener solutions for their lives, homes and businesses, lowering their carbon footprint and minimising the impact they leave behind for future generations. AIB Green Living Hub sets out some practical tips as well as information on products and grants available for sustainable lending and home improvements. AIB's Equity Capital strategy supports 'sustainable' investing with a growing proportion of the portfolio consisting of fund/direct investments with a specific impact focus. AIB's Responsible Supplier code has been put in place to support an inclusive ethical supply chain, and ensure that individuals and companies throughout our supply chain work responsibly, sustainably, and safely. This code is based on AIB's internal Code of Conduct which incorporates these commitments, AIB's values and responsible business approach to support the delivery of the Group's business objectives. The code also sets the minimum expectations AIB have of their suppliers in terms of human rights, health safety and welfare, supply chain, diversity and inclusion, doing business responsibly and sustainably. It is mandatory for suppliers to agree and comply with the principles of the code or they are precluded from participation in the Request for Proposal (RFP) process. In addition, ongoing supplier relationship management conducted by accountable owners across the organisation include annual/quarterly meetings to check in with suppliers on their processes. There are annual on-site visits for 'critical and outsourced' suppliers. Furthermore, top tier suppliers attest that they adhere to AIB key Policies annually. These include the Code of Conduct, Conflict of Interest Policy, and Data Protection Policy.

	Governance	
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	The Board is responsible for promoting the long-term sustainable performance of the Group, setting the Group's strategic aims and risk appetite to support the strategy. The Board is responsible for approving the Group's strategic plans (including divestments and acquisitions), capital investment and financial plans which includes the consideration of ESG and climate factors. The Board is responsible for the approval of the Sustainability Report and considers the sustainability targets for the Group. The Board ensures that an appropriate system of internal controls is maintained and appointed the Sustainable Business Advisory Committee (SBAC) to assist it in fulfilling its independent oversight responsibilities in relation to ESG matters. The Board receives updates regarding the execution of the Group's sustainability strategy, including the quarterly Group Balanced Scorecard, bi-annual sustainability updates and both the green bond and social bond transactions. **Sustainable Business Advisory Committee (SBAC)** The SBAC oversees the Group's performance as a sustainable business and delivery of AIB's sustainability strategy and is the overarching Board Advisory Committee responsible for the guidance of the sustainability agenda. The SBAC is chaired by an independent Non Executive Director of AIB Group and membership includes three other independent Non-Executive Directors. It also includes members of the Executive Committee. To ensure ongoing awareness of the work of the Committee by all Directors, the Committee Chair provides an update to the Board following each meeting on the key items discussed and considered by the Committee. The Committee meets at least four times in every year and also convenes at regular intervals for ESG training. Its responsibilities include: • Supporting the Board in the execution of the Group's sustainable business strategy in accordance with the approved Group Strategic and Financial Plan; and, • Overseeing the external reporting of the Group's sustainability strategy including objectives, policies, measures and progress of implementation as well as review and challenge the Group's Sustainability Report for onward recommendation to the Board for approval. **Board Risk Committee (BRC)** As part of discharging its overall responsibilities, BRC ensures that risks within the Group are appropriately identified, reported, assessed, managed and controlled including commission, receipt and consideration of reports on key strategic and operational risk issues. The BRC receives updates regarding the effectiveness of the Group's policies and programmes, which relate to identifying, managing and mitigating ESG risks, including climate risk, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards. **Board Audit Committee (BAC)** The BAC assists and advises the Board in fulfilling its independent oversight responsibilities in relation to: • The quality and integrity, of the Group's accounting policies, financial and narrative reporting, Non-financial Disclosures and disclosure practices, including the clarity and completeness of Non-Financial Disclosures in the Annual Financial Report; • The effectiveness of the Group's internal control, risk management, and accounting and financial reporting systems; • The independence and performance of the internal and external auditors; and • The adequacy of arrangements by which staff may, in confidence, raise concerns about possible improprieties in matters of financial reporting or other matters.

(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	The Group operates a Three Lines of Defence (3LOD) Model, the principles of which are outlined in the Group Risk Management Framework. The First Line of Defence has the primary responsibility for the management of ESG business strategy and processes and the associated risks. This includes ESG business strategy setting and performance monitoring as well as identifying, assessing, managing, monitoring and reporting on ESG risks on a timely basis. The Second Line of Defence sets policy and oversees the risk management activities of the First Line while the Third Line provides independent assurance to the Board of Directors on the adequacy and effectiveness of the overall control environment. **First Line of Defence (1LOD)** All first line management and staff are responsible and accountable for adherence to the ESG Framework and supporting documents within their areas of responsibility including - Business Strategy & Processes, Risk Management & Governance. First Line Assurance Teams assurance activity is undertaken by business assurance teams to test the effectiveness of the control environment operating in the first line of defence. The Sustainability & Corporate Affairs team collaborates with teams across the organisation to develop a coordinated Group Sustainability Strategy and plan to deliver on the Group Sustainability strategic ambition and regulatory requirements and oversees the delivery of the plan with updates via the ESG governance forums. **Second Line of Defence (2LOD)** The role of 2LOD includes driving the integration of ESG management initiatives into existing risk management processes and providing second line oversight and independent risk reporting (as appropriate) to the Board on the management of sustainability commitments and ESG risks. **Third Line of Defence (3LOD)** Group Internal Audit (GIA) primary responsibility is to the Group's Board of Directors through the BAC. GIA supports the AIB Board of Directors in carrying out its corporate governance responsibilities by providing an independent view on the key risks facing the Group, and on the adequacy and effectiveness of the system of governance, risk management and the internal control culture that manages these risks. This responsibility includes consideration of those risks arising from the execution of sustainability commitments and from application of the ESG framework.
(g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	The Group's Risk Management Framework (RMF) supports business activities and the delivery of AIB's strategy by setting out how we accept and manage risk. It outlines how AIB identifies, monitors and escalates risk issues, and provides clarity on the risk governance structures to ensure accountability for each material risk facing the Group. In 2022, reflecting the importance of sustainability, a new principle around ESG initiatives (number six) was approved. The Group continues to embed ESG considerations into its lending processes. A key part of the RMF is the identification of emerging risk drivers as part of the Group's material risk assessment. The RMF is subject to annual review and approval by the Board, as recommended by the Board Risk Committee (BRC). Given the continued evolution of the ESG agenda, a detailed review of the approach to governance and oversight of ESG was completed as part of the new ESG Framework with the Chairs of SBAC, BAC and BRC to support enhanced evidencing of decision-making and ownership of ESG matters at Board level. In 2022, topics presented to one or more of Board, BRC and SBAC: • The Board approved the Group Risk Appetite Statement (RAS) 2023 on the recommendation of BRC which included specific ESG-related qualitative statements; • The BRC considered the outputs of initial climate risk quantification covering transition risks for high risk sector and physical flood risk; • The BRC also received an update on green lending; • The SBAC and Board reviewed and challenged the sustainability strategy as part of the wider Group strategy process and were updated on Financed Emissions Targets; • The SBAC also reviewed and challenged the progress in achieving sustainability targets; • The SBAC reviewed the ESG Framework, which was approved by the Board on the basis of the recommendation of the BRC; • The SBAC was updated on the climate risk stress tests, regulatory expectations supplier risk management as well as AIB's own environmental footprint; • The SBAC was provided with updates on sustainability propositions development status and propositions plan including peer reviews; and, • The SBAC was updated on investor views. In continuing to build on their climate-related expertise, the Board participated in sustainability regulatory training, as well as two thought leadership events led by industry experts in the area of Climate Risk and Climate Policy in the Financial Sector.

(h)	Lines of reporting and frequency of reporting relating to environmental risk	The Board has ultimate responsibility for the governance of all risk taking activity in the Group and risks assumed through investments in joint ventures. The Group has adopted a three lines of defence (3LOD) model and risks are managed in line with the model (outlined in response (f)). As a driver of traditional risks, ESG is managed and measured across the Group risk management framework by including ESG considerations in underlying policies and frameworks. The Head of Enterprise Risk Management, on behalf of the CRO, is responsible for the regular review of ESG risk driver definitions and works with each 2LOD material risk owner to ensure appropriate embedding of ESG considerations into relevant frameworks, policies and supporting documentation. The Group actively monitor ESG risk drivers under each material risk's frameworks (and underlying policies) to ensure effective management within the Group RAS limits. Metrics are used to monitor progress against the overall business strategy and risk appetite. They are reviewed and updated regularly to support decision making by the board and relevant sub-committees. These reviews may be time- and event- driven. **Risk and Controls Assessments (RCAs)** The Head of Operational Risk Management, on behalf of the CRO, is responsible for the Groups RCA process which serves to ensure that key risks are proactively identified, evaluated, monitored, and reported, and that appropriate action is taken by the first line of defence. As part of this process, the risks events that can occur due to ESG risks are considered. Regular and transparent reporting mechanisms are being developed in order to ensure timely and accurate reporting that enables the sharing of relevant information about the identification, measurement or assessment, monitoring, and management of the ESG Agenda.
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	AIB employees will be eligible for inclusion in a variable remuneration scheme based on company performance. Variable remuneration incorporates policies and practices to stimulate behaviour consistent with AIB’s Sustainability Strategy and commitments.
	Risk management	
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	The Board approved a new Environmental, Social & Governance Framework in December 2022 to ensure that the Group's overall approach to the management of key components of the agenda are clearly defined and well understood. The Group’s Risk Management Framework incorporates ESG and material risk owners are required to incorporate climate risk within the annual review of their respective risk frameworks and policies. The Group has developed a new climate risk quantitative metric under business model risk in the Group’s Risk Appetite Statement (RAS) as well as climate risk qualitative statements for climate risk that help articulate appropriate areas of climate-related risk appetite and the Group’s approach to the risk assessment of our customers. The Material Risk Assessment (MRA) process, which is completed at least annually, considers the impact of climate risks for AIB, their customers and the communities in which AIB operate, to identify the material risks to the Group and then determine a suitable risk appetite for them. In the most recent MRA process, the Group assessed the ESG risks and identified transition and physical under environmental and governance risk as a risk driver impacting the Principal Risks. The MRA is a key input into the Group’s risk management processes, including the RAS, which sets out the maximum amount of risk the Group is willing to accept.
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	The Group operates a Three Lines of Defence (3LOD) Model, the principles of which are outlined in the Group Risk Management Framework described in (f) above. AIB is a supporter of the Task Force on Climate-related Financial Disclosures (TCFD) and this the third year of disclosing progress against its recommendations (please refer to AFR p30 -41). In addition, AIB is a founding signatory of UNEP FI Principles for Responsible Banking (see Sustainability Report p80-90). AIB has further reinforced its commitment and ambition in signing up to the Net Zero Banking Alliance, Equator Principles, WEF Stakeholder Capitalism metrics and UN Global Compact in 2021, and further updates on progress in meeting these commitments is contained in the Sustainability report.

(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	The Group undertakes an independent biennial materiality exercise which informs and drives the Sustainability strategy and reporting approach. AIB's Sustainable Communities strategy is based on the most recent exercise, which started in Q4 2021 and was approved by the Sustainable Business Advisory Committee in Q1 2022. For more information please see the Sustainability report (p17) The Material Risk Assessment (MRA), which is completed at least annually, identifies the Principal Risks and emerging risks facing the Group, the assessment considers the impact of climate risks for the Group, it's customers and the societies in which AIB operate and determines a suitable risk appetite. The MRA is a key input into the Group's risk management processes including the Risk Appetite Statement (RAS), which sets out the maximum amount of risk the Group is willing to accept. ESG risks continue to be identified as key risk drivers impacting all of the Group's principle risks, especially Credit Risk. The Board approved a new Environmental, Social & Governance Framework in December 2022 to ensure that the Groups overall approach to the management of key components of the agenda are clearly defined and well understood. **Credit risk** As mentioned in (d) an ESG Questionnaire was successfully implemented in the credit risk management process in 2021 and over the course of 2022 with the support of external third-party consultants and internal sector experts work commenced to further enhance and refine this tool broadening the scope of coverage at both counterparty and sector level. The Group will consider the implementation of these changes in our credit risk management process over the course of 2023 and into 2024. In addition, ESG Commentary was introduced as a requirement for credit papers in Capital Markets from January 2021, regardless of whether the borrower is in a high risk sector or not. **Operational risk** Over the course of 2022 the Risk Control Assessment guidelines were enhanced to support the consideration of ESG risk on the Group's operational risk profile. Work on integrating ESG risk into the Business Continuity and Third Party Management procedures and policies also continued. AIB have integrated the Responsible Supplier Code within its third-party management activities. During 2023, AIB will outline an overall roadmap and approach for the Groups supply chain and third-party management to fully consider climate and wider ESG elements and an implementation plan to embed these within relevant processes. In addition, AIB continues to enhance its approach in assessing the impact of physical risk on it's own locations, operations and supply chain. During 2022 AIB Corporate Development updated operating procedures to include climate and ESG considerations and, as part of transaction due diligence, will include ESG considerations in its evaluation of strategic investment activity. The management of climate risk is integrated into AIB's overall approach to risk management, as set out in the TCFD disclosures in the Annual Financial Report 2022.

(m)	Activities, commitments and exposures contributing to mitigate environmental risks	The Group have a key role to play in helping to address the environmental issues where they operate. AIB do this through many ways, including: • providing finance to renewable energy generation through a multi-disciplinary Energy, Climate Action & Infrastructure team; • providing finance for energy efficient homes, through Green Mortgage products supporting sector-specific initiatives to aid carbon transition, such as the Teagasc Grass10 multi-year initiative for farmers, and the Signpost programme which promotes 100 demonstrator farms and their sustainable farming practices. These programmes support primary producers to transition to net zero by 2050 and AIB has been proactive and engaged in them, being a key sponsor/partner in a number of industry initiatives ; • through Sustainability Linked Loans, actively encouraging corporate customers, through a small margin incentive in new financing contracts, to progress their own sustainability and transition actions; • providing finance for retrofitting less energy efficient homes through Green Consumer Loan and mortgage options; • providing access to energy efficient loans for SMEs via the SBCI scheme launched in 2022; • supporting customers to move away from transport options reliant on fossil fuels. For more information on these products and services please see the Sustainability report (p29 – 31). **Responsible Lending** AIB's Credit Risk team develops and maintains policies designed to establish responsible lending practices. Core principles are also enshrined in policy for customers in arrears and the management of distressed credit to ensure that customers are treated fairly, objectively, sympathetically and consistently. The Excluded Activities list sets out a range of business activities that are considered to be incongruent with Group Strategy, available publicly online (Excluded Activities (aib.ie)). For climate and environmental matters, the excluded activities include exploration, extraction and upgrading of oil sands projects; nuclear power generation; nuclear waste transportation, decommissioning and/or final disposal of high-level nuclear waste. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of its subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of >€/£300k and are relationship managed. Lending related to fossil fuel-related activities (including coal, oil and gas-related activities) represents <1% of Group lending activities, and is therefore considered immaterial for the business. **Responsible Banking Initiatives** AIB is a founding signatory of the UNEP FI Principles for Responsible Banking (PRB). The Principles are a framework for ensuring that signatory banks' strategy and practice align with the vision society has set out for its future in the Sustainable Development Goals and the Paris Climate Agreement. They aim to promote a sustainable banking system and helping the banking industry to demonstrate how it makes a positive contribution to society. PRB requires banks to align their strategy to support challenges for the societies in which they operate, with a focus on the areas where they can have the most significant impact. For Ireland, the location of AIB's most significant operations, the main challenges for society, and the areas where AIB can make the most significant impact, include climate change and housing. AIB report annually on our progress implementing PRB in our Sustainability report (p80-90) The Group takes part in a number of voluntary commitments that focus on advancing ESG agenda across the globe. The list can be found on the AIB website (https://aib.ie/sustainability)

(n)	Implementation of tools for identification, measurement and management of environmental risks	**Capital Considerations - Stress testing and scenario analysis** The Group's risk identification and assessment processes are supported by stress testing and scenario analysis to assess the impact that climate risks might have on the bank. The Capital Management Unit run climate risk stress tests on an annual basis as part of the Internal Capital Adequacy Assessment Process (ICAAP) over a short term horizon using the available regulatory scenarios. This includes both transition and physical risk scenarios or severe climate events. AIB commenced development of its Climate Stress Testing capabilities in 2021, focusing initially on short and long term transition risk credit stress tests and a short term physical risk credit stress test. The scope for the initial internal stress testing calculations was based on the outcome of internal heat maps which identified the lending portfolios within the Group most exposed to transitional and physical risk. In addition, early development work has taken place in 2022 on Climate Stress Testing for Market Risk and Liquidity Risk (see AFR p37-38 for more information). **ESG Risk Management & Measurement** As a driver of traditional risks, ESG is managed and measured across AIB's risk management framework by including ESG considerations in policies and frameworks. The Head of Enterprise Risk Management, on behalf of the CRO, is responsible for the regular review of ESG risk driver definitions and works with each 2LOD material risk owner to ensure appropriate embedding of ESG considerations into relevant frameworks, policies and supporting documentation. A range of quantitative and qualitative tools and metrics are used to monitor our exposure to ESG risks. The nature and depth of these tools and metrics are expected to evolve and mature over time. ESG considerations are also being embedded across the qualitative and quantitative risk appetite statements of material risks. The Head of Enterprise Risk Management, on behalf of the CRO, is responsible for review of Group, Segment and Subsidiary RAS with input from Material Risk Owners and 1LOD as appropriate and communication of the approved Group RAS to segments. **ESG Risk Monitoring, Escalation & Reporting** The Group actively monitor ESG risk drivers under each material risk's frameworks (and underlying policies) to ensure effective management within the group RAS limits. Metrics are used to monitor progress against the overall business strategy and risk appetite. They are reviewed and updated regularly to support decision making by the board and relevant sub-committees. These reviews may be time- and event- driven. The board and relevant sub-committees are provided with management information on their exposure to ESG risk drivers to enable them to discuss, challenge and take decisions in relation to the Group's risk management.
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	The Group continue to be focused on flood risk as the most significant physical risk for AIB's portfolio and have developed initial metrics to better understand this risk for property-related exposure to begin with. The initial approach is subject to further evolution based on industry developments and as supervisory and regulatory expectations continue to evolve over time. AIB has Non Financial Corporate (NFC) exposures secured on immovable property of €8.9bn as at 30 June 2023, of which €0.29bn (3.2%) is sensitive to Physical Flood Risk. Previously, heatmap analysis was undertaken to assess transition risk and identified these sectors/ sub-sectors as most prone to transition risk • Agriculture – Dairy and cattle farming • Manufacturing – Food processing • Transport – Road, rail and water transport; or aviation • Non-renewable energy. Although property and construction was identified as carrying some transition risk via the heatmap exercise, it was agreed that this sector climate risk would be primarily considered within physical flood risk. During 2022, c. 8% of new lending (over a threshold of €/£300k gross connected exposure) was to sectors most prone to transition risk. AIB completed an assessment of those customers via an ESG Questionnaire.

(p)	Data availability, quality and accuracy, and efforts to improve these aspects	The Chief Sustainability and Corporate Affairs Officer has sponsored an ESG data and systems programme of work to focus on the data required for business-as-usual, regulatory requirements and risk quantification exercises. The aim of this programme is to define and capture additional data requirements to be sourced, including data collection from customers. Effective ESG data capture processes will facilitate embedding of ESG considerations into business-as-usual. It will also enhance risk identification efforts, and allow the Group to support its customers more effectively. For these purposes, the Group has identified high-priority ‘use-cases’ based on regulatory requirements and non-regulatory commitments for ESG data. These use-cases cover a wide-range of ESG topics including disclosures (e.g. CRR 449a), EU taxonomy, ESG Strategy (e.g. target setting, sustainable lending), risk quantification (e.g. ECB Climate Stress Test, Scenario analysis), risk identification (e.g. ESG Questionnaire) and Reporting. For these use-cases, AIB created a data dictionary including: • Definitions for required data fields • Data ownership • Approaches to create calculated fields from raw data sources In alignment with the Group’s data management policy, AIB is establishing necessary quality checks and controls. The aim of AIB’s ESG data strategy is to enhance analytical capabilities internally by working to increase ESG data availability and quality over time. Our approach continues to evolve in line with industry developments and is dependent on the availability of relevant external data.
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	The Group has approved a new climate risk quantitative metric under Business Model Risk in the Group’s Risk Appetite Statement with escalation triggers in place in the case of breaching these limits. In addition Climate Risk qualitative statements for Climate Risk have been set that help articulate appropriate areas of climate-related risk appetite and the Group’s approach to the risk assessment of our customers. AIB has published a list of excluded business activities with negative environmental and social impacts that the Group will not finance. It has been incorporated into the Group Credit Risk policy, which supports the management of Credit Risk across the Group (https://aib.ie/corporate/excluded-activities).

(r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	The Group's Principal Risks and how they are managed are set out in the Annual Financial Report (p23-25). ESG risks continue to be identified as key risk drivers impacting all of the Group's Principal Risks, especially Credit Risk. AIB has a multi-annual Sustainability Regulatory programme in place that is responsible for implementing all ESG-related regulatory requirements governed by a Steering Group of senior business stakeholders. The Group undertakes horizon scanning and monitoring of climate-related developments, which is particularly important given the uncertain and long-term nature of the risks from climate change, as well as the increasing focus in this area. Regular monitoring of ESG-related regulatory and legal developments is in place across different areas of the Group to ensure suitable consideration and appropriate action is taken and the Regulatory Compliance team is responsible for independently identifying and assessing current and forward-looking compliance obligations, including regulation and guidelines in relation to ESG-related matters. AIB's Risk Appetite Statements for Business model risk and Credit risk reflects set out that the Group will take ESG considerations into account when formulating and implementing the Group's strategy and in material lending decisions to customers assessed as being high ESG risk. AIB has been proactive in adapting credit risk management processes and policies to capture ESG risks. **Group Credit Risk Framework** The Group Credit Risk Framework sets out the principles and governance arrangements for the identification and management of credit risk within the Group. The framework helps AIB to formulate, communicate and implement a comprehensive credit risk strategy, put in place effective controls, and develop and reinforce a strong credit risk focused culture. It is supported by the Group Credit Risk Policy and a suite of individual Credit Risk Management and Sanctioning Credit Policies by asset and subasset class, collectively forming the Credit Risk Policy Architecture. These policies help AIB to manage all lending activities – including personal loans, finance for buyers securing their first home, development finance for residential and commercial properties and finance to support SMEs and corporate businesses. **Group Credit Risk Policy** The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group Strategy. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of its subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£300k and who are relationship managed. This policy was approved by the Board. **Operational risk** Over the course of 2022 the Risk Control Assessment guidelines were enhanced to support the consideration of ESG risk on AIB's operational risk profile. Work on integrating ESG risk into the Business Continuity and Third Party Management procedures and policies also continued. AIB has integrated the Responsible Supplier Code within our third-party management activities. During 2023, the Group will outline an overall roadmap and approach for AIBs supply chain and third-party management to fully consider climate and wider ESG elements and an implementation plan to embed these within the relevant processes. **Funding and liquidity** The Green and Social Bond programmes support the AIB's Capital and Minimum Requirements for own Funds and Eligible Liabilities (MREL) issuance programmes - aligning our funding and liquidity plans with the AIB's sustainability agenda and having a Debt Capital Markets offering for socially responsible investors. The Green and Social Bond Frameworks commit that an amount equal to the net proceeds from Green and Social Bond instruments issued by AIB will be used to finance and/or refinance a portfolio of eligible loans as defined by the eligibility criteria of each framework respectively. Internally AIB target full collateralization, in terms of green assets versus liabilities and social assets versus liabilities, at time of issuance. The collateralization % is monitored on a monthly basis within Treasury, and a series of reporting processes are in place to achieve full collateralization. Management are responsible for the annual review of frameworks and the underlying programme. AIB review, challenge and, where required, update the composition of our pools, to align with evolving standards. This can result in assets that would have previously qualified for the Green/Social pools, being removed as the qualifying criteria has become more stringent.

40: Table 2 - Qualitative information on Social risk

As per Article 449a CRR, the following table describes the integration of social risks in AIB Group's business strategy and processes, governance and risk management.

Row number	Qualitative information	
	Business strategy and processes	
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	The Group sustainability strategy is overseen by the Sustainable Business Advisory Committee (SBAC), which was established in 2016. In 2020, Sustainable Communities became a fifth pillar of the Group strategy, embedding sustainability from Board level right throughout the business. Progress on the Group sustainability agenda is assessed against the Sustainable Communities pillar with a focus on three areas: 1) Climate & Environment; 2) Economic & Social Inclusion; and 3) Future Proof Business. The priorities for each area are the result of extensive stakeholder engagement, including an independent bi-annual materiality and evaluation process. The Board approved a new Environmental, Social & Governance Framework in December 2022 to strengthen the accountability for ESG at all levels of the Group, supporting the sustainability agenda for AIB customers, society and communities. The Group has been raising new funds and delivering sustainable finance to advance social and economic inclusion. The following examples demonstrate the Group's commitments to provide sustainable finance with a social lens: **Social Bond** In 2022 the Group raised €1 billion in the first social bond issuance by an Irish bank. In January 2023, the Group raised €750m through the issuance of a second social bond, bringing the total raised by ESG bonds to €5bn since 2020. Social bond proceeds are used to finance the healthcare, education, social and affordable housing sectors, and to provide loans to SMEs in socioeconomically disadvantaged areas in communities across Ireland. AIB believes that social bonds offer a way to create transparency around this type of financing that contributes to a fairer society which is socially and economically inclusive. **Financing Healthcare** Healthcare is a sector of strategic and social importance to AIB with dedicated healthcare teams in our ROI and UK businesses. Regularly publicly awarded and recognised for excellence in healthcare financial services delivery, AIB teams are focused on providing financial solutions that are helping to address healthcare needs and service access within our communities. AIB provides loans and services to support hospitals, primary care centres, residential care for the elderly and citizens with challenged healthcare needs. **Microfinance** Microfinance refers to lending developed for those who cannot access the traditional banking channels. Microfinance supports social and financial inclusion because it enables entrepreneurs and very small businesses to benefit from access to credit outside mainstream banking. AIB has been a funding partner of the Social Finance Foundation (SFF) since its inception. Through the Banking & Payments Federation of Ireland, AIB collaborated with other funding partners to agree to provide a substantial new tranche of low-cost funding to SFF, to support social and micro enterprises for the period 2021-2025. **AIB Credit Guarantee Scheme & SBCI Brexit Loan Scheme** The AIB Credit Guarantee Scheme (CGS) was launched in September 2020 when SME business customers needed support as a result of the Covid-19 outbreak. AIB launched the Strategic Business Corporation of Ireland (SBCI) Brexit Loan Scheme (BILS) to assist small businesses, including farming and fishing in November 2021. This scheme was a key support to businesses as they adapted to a new post Brexit trading environment. The BILS scheme was initially due to run to June 2022 and was extended to December 2022 and expanded to include customers impacted by Covid-19 (as the Covid CGS scheme had by then closed). Both the CGS and BILS schemes are aligned with AIB's strategy as enablers in supporting social and economic inclusion by the ability of AIB customers to trade and receive support throughout the current challenges. Through these schemes, AIB ensured that SME customers were adequately funded to counter the impacts of Brexit/Covid and support the ongoing viability of their businesses.

(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	To ensure progress is made against the Sustainability agenda, the Group has set clear targets and objectives which are actively monitored and measured and set out annually in the Sustainability Report, such as: **Social Housing** The Group has a target of €800m finance for social housing by 2024. During 2021, AIB fully allocated it's €300m Social Housing fund for both development and investment funding, which was launched in October 2020 with the aim of funding 2,000 social housing units. In July 2021, AIB launched an additional €500m Social Housing fund to back the provision of a further 3,000 social houses. Utilisation of the fund is monitored on a quarterly basis. The aim is to fully allocate these funds by YE 2024 which will bring the total Social Housing fund to €800m by 2024. **Financial Literacy** AIB has a Financial literacy target to support 500,000 customers by 2023. The AIB Future Sparks programme is an online programme for post primary schools consisting of educational teaching resources specifically developed by teachers across subjects such as Financial Wellness, Business, Economics, Home Economics and career guidance. This years AIB Future Sparks Programme completed in May with 642 second-level schools in Ireland registered to take part. An interdisciplinary programme, Future Sparks encourages the development of relevant life skills to support young people as they navigate major life moments. **Community support** AIB contributes to the social and economic development and prosperity of local communities by supporting projects and initiatives in local communities in which AIB operates. In May 2023, AIB Group launched its second annual AIB Community €1 Million Fund, and received c. 16k nominations from customers, employees and the public for charities across Ireland and the UK. The 70 successful candidates will be named in September and customers will be able to use the AIB app to increase their support for these organisations. While AIB continued to support community partners FoodCloud, AsIAm, Junior Achievement Ireland and GOAL, the Group engaged customers in 2023 by facilitating their support for charity causes that matter to them. The year began with the Group responding to the devastating earthquake in Turkey and Syria by enabling customers to donate directly to GOAL's emergency appeal via the AIB Mobile Banking app. AIB customers' donations raised a total of €460k. **Universal inclusion** In early 2022, AIB launched a new Inclusion & Diversity (I&D) strategy. The ultimate aim is a workplace where inclusion is a universal experience and diversity thrives to the benefit of colleagues, customers and communities. The strategy includes a specific focus on providing opportunities for disadvantaged young people, empowering people with disabilities to develop new skills and the promotion of gender balance. AIB has a target of ongoing gender balance at Board, EXCO and all management level. AIB will continue to take active steps to close the gender pay gap through implementing Inclusion and Diversity strategy goals (long term gender balance target at Group wide senior management level of >40% female) and focusing on attracting and developing female talent. As at H1 2023, the Group has maintained gender balance (42%) across Board, Executive Committee and all management. Looking forward, the Group believe the global ESG agenda will continue to widen and deepen. The focus remains on leading this agenda and AIB will remain responsive by further developing and rolling out plans and activities. In the first six months of 2023, the Group continued to build an inclusive workplace that enables everyone to reach their potential through a bank-wide universal inclusion campaign, progressive people policies, a wide range of Inclusion & Diversity training, and the continued diversification of its talent pipeline through apprenticeship and internship programmes.

(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	The Group's Credit Risk team develop and maintain policies designed to establish responsible lending practices. Core principles are also enshrined in policies for customers in arrears and the management of distressed credit to ensure that customers are treated fairly, objectively, sympathetically, and consistently. Key credit risk policies govern the funding AIB provides for housing finance: • The Residential Development Policy governs lending for constructing residential developments; • the Residential Mortgage Policy governs lending for part funding the purchase, refinance or top-up/equity release on residential property; • The Social Housing policy, together with the Commercial Investment policy, supports lending to customers for social housing and helps to manage and mitigate the associated risks; and • The Group Forbearance Policy governs the range of modifications/alternative repayments considered for mortgage customers in difficulty and ensures AIB processes are aligned with the requirements of the Code of Conduct on Mortgage Arrears. It was approved by the Board Risk Committee. The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incongruent with Group Strategy, and relate to the following sectors: • energy and climate action • animal welfare • ecosystem protection • healthcare / genetic engineering • adult entertainment • surveillance / arms-related / military (including "any activity that adversely impacts Human Rights defined by the UN" as listed on the UN website: https://www.un.org/en/ universal-declaration-human-rights/) The policy rule prohibits providing new money for any term lending facilities to businesses, or any of its subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£300k and who are relationship managed. The policy was approved by the Board. The list of excluded activities is publicly available at www.aib.ie/ sustainability. As per Table 1 (d), front line customer facing teams' work with borrowers more exposed to climate risk to complete an ESG Questionnaire to assess the ESG risk of these customers during the lending process. It has both generic and sector specific questions on a range of topics from climate and environmental risk specific matters to social considerations (e.g. human rights, diversity) to determine an ESG risk rating. The ESG questionnaire output is fed into the Enterprise Data Warehouse and is available to enable portfolio level analysis and monitoring of the Bank's aggregate exposure to these risks. The redesign of the ESG Questionnaire was completed to incorporate more social and governance considerations with the enhancement of scoring being implemented over the course 2023 and into 2024. In addition, ESG risk commentary is required in all credit applications for customers of AIB's Capital Markets segment. The Responsible Supplier Code sets out our expectations for AIB's suppliers, including that they must operate at all times in an ethical and fair manner in line with AIB's values and abide by all national and international laws as applicable (including the International Bill of Human Rights and the International Labour Organisation conventions), as set out in the contractual agreements and purchasing transactions with suppliers. AIB also expect suppliers to, in turn, conduct business in a fair and honest manner with all their stakeholders, employees, subcontractors, and any other third parties. The Responsible Supplier Code was approved by the Head of Third Party Management. It is publicly available on the AIB Suppliers Portal and at www.aib.ie/sustainability. AIB will only engage with suppliers who adhere to our Responsible Supplier Code. Critical and Important Outsourcing suppliers must attest annually to AIB's key policies (or clauses in them that are relevant to AIB's supply chain). These include the Code of Conduct, Conflict of Interest Policy, Anti Bribery and Corruption Policy, Data Protection Policy, Speak Up, Diversity & Inclusion, Anti-Money Laundering and Human Rights policies.

<table>
<tr><th></th><th colspan="2">Governance</th></tr>
<tr><td>(d)</td><td>Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:</td><td rowspan="5">Please refer to table 1(e) for an overview of the Group's governance structure and responsibilities of the management body.

AIB's Human Rights Commitment outlines how AIB respects human rights in accordance with internationally accepted standards. AIB's commitment to human rights is being embedded in the culture and values that define the company, and is reflected in the policies and actions toward AIB customers, employees, suppliers, and the communities and countries where AIB does business. It has been shaped by the United Nations Guiding Principles on Business and Human Rights. The Human Rights Commitment operates alongside the Code of Conduct and Responsible Supplier Code, and AIB's commitments are aligned with those laid out in the laws applicable to the jurisdictions in which the Group operate, the European Convention on Human Rights and, for the business in Ireland, the EU Charter of Fundamental Rights.
Our commitment was approved by our Executive Committee and reviewed by our Sustainability Business Advisory Committee and Board in February 2021.

In 2022 AIB broadened the parameters of it's human rights due diligence pilot to cover Retail banking, HR and Risk alongside Corporate Lending and Procurement, recognising it's responsibilities as an employer, procurer and provider of banking services. Information was gathered about potential human rights impacts that AIB could be connected to. The project delivered on two key objectives which have been reported to the Board’s Sustainable Business Advisory Committee:
1. Built internal awareness on human rights as an issue for the business
2. Identified potential ‘salient’ human rights impacts relevant to the bank for action including:
• Modern slavery in the global value chain
• Risks from climate change and a just transition in the global value chain
• Financial exclusion and financial abuse connected to retail customers
• Data Privacy issues for our staff and customers
• Lack of affordable housing in Ireland effecting first time buyers, renters and low / no income earners

AIB also comply with the UK Modern Slavery Act and publish a statement on an annual basis outlining how it mitigates Human Rights breaches in the Supply Chain. The statement was approved by our Board.</td></tr>
<tr><td>(i)</td><td>Activities towards the community and society</td></tr>
<tr><td>(ii)</td><td>Employee relationships and labour standards</td></tr>
<tr><td>(iii)</td><td>Customer protection and product responsibility</td></tr>
<tr><td>(iv)</td><td>Human rights</td></tr>
<tr><td>(e)</td><td>Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body</td><td>The Group’s Risk Management Framework (RMF) supports our business activities and the delivery of our strategies by setting out how we accept and manage risk. It outlines how we identify, monitor and escalate risk issues, and provides clarity on the risk governance structures to ensure accountability for each material risk facing the Group. In 2022, reflecting the importance of sustainability, a new principle around ESG initiatives (number six) was approved. The Group continues to embed ESG considerations into its lending processes. A key part of our RMF is the identification of emerging risk drivers as part of the Group’s material risk assessment. The RMF is subject to annual review and approval by the Board, as recommended by the Board Risk Committee (BRC).

The Board is responsible for approving the sustainability targets for the Group and the approval of the Sustainability Report. The Board ensures that an appropriate system of internal controls is maintained and appointed the Sustainable Business Advisory Committee (SBAC) to assist it in fulfilling its independent oversight responsibilities in relation to ESG matters. The SBAC oversees the Group’s performance as a sustainable business and delivery of AIB’s sustainability strategy and is the overarching Board Advisory Committee responsible for the guidance of our sustainability agenda. The SBAC reviewed the ESG Framework, which was approved by the Board on the basis of the recommendation of the BRC. Topics presented to one or more of Board, BRC and SBAC are outlined in Table 1 (g)

The redesign of the ESG Questionnaire was completed to incorporate more social and governance considerations with the enhancement of scoring being implemented over the course 2023 and into 2024. It is our intention to implement the ESG Questionnaire changes in our credit risk management process, following the governance route outlined above via GSC, GRC, BRC and SBAC.</td></tr>
</table>

(f)	Lines of reporting and frequency of reporting relating to social risk	The Board has ultimate responsibility for the governance of all risk taking activity in the Group and risks assumed through our investments in joint ventures. The Group has adopted a three lines of defence (3LOD) model and risks are managed in line with the model. Please see Our ESG Governance Structure & Information flows chart in our Annual Financial Report 2022 for more details. As a driver of traditional risks, ESG is managed and measured across our risk management framework by including ESG considerations in our policies and frameworks. The Head of Enterprise Risk Management, on behalf of the CRO, is responsible for the regular review of ESG risk driver definitions and works with each 2LOD material risk owner to ensure appropriate embedding of ESG considerations into relevant frameworks, policies and supporting documentation. The Group actively monitor ESG risk drivers under each material risk's frameworks (and underlying policies) to ensure effective management within the group RAS limits. Metrics are used to monitor progress against the overall business strategy and risk appetite. They are reviewed and updated regularly to support decision making by the board and relevant sub-committees. These reviews may be time- and event- driven. **Risk and Controls Assessments (RCAs)** The Head of Operational Risk Management, on behalf of the CRO, is responsible for the Groups RCA process which serves to ensure that key risks are proactively identified, evaluated, monitored, and reported, and that appropriate action is taken by the first line of defence. As part of this process, the risks events that can occur due to ESG risks are considered. Regular and transparent reporting mechanisms are being developed in order to ensure timely and accurate reporting that enables the sharing of relevant information about the identification, measurement or assessment, monitoring, and management of the ESG Agenda.
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	AIB employees will be eligible for inclusion in a variable remuneration scheme based on company performance. Variable remuneration incorporates policies and practices to stimulate behaviour consistent with AIB's Sustainability Strategy and commitments. The Group recognise that fair compensation and benefits contribute to the economic wellbeing of employees. The ratio of AIB's standard entry level wage compared to local minimum wage is 1.39:1 (Ireland) and 1.05:1(NI) 1.12:1 (GB) 1.23:1 (London). In AIB, the standard entry level wage is equal for female and male employees. Data excludes Payzone and Goodbody employees. AIB does not currently report on pay equality, however we report on Gender Pay Gap. The gender pay gap represents the difference between both the mean (average) and the median (midpoint of all wages) hourly pay of male and female employees. Our 2022 Gender Pay Gap (GPG) for AIB RoI is 18.4% mean (average) and 14.4% median (midpoint) based on our snapshot date of 30.06.2022. The primary reason for our GPG is due to our organisational shape with a significantly larger number of females in lower level roles and higher numbers of males in more senior positions. We are committed to progressing our gender balance action plan building upon our achievements to date. For more information see our RoI Gender Pay Gap report on www.aib.ie.
	Risk management	
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	The ESG Framework categorises Social risk drivers as: • Risk to decent work: Risks to fair working conditions, equality and non-discrimination at work, respect for human rights and workers' rights up and down the value chain etc. • Risk to adequate living standards and consumer rights and wellbeing: Risks to healthy and safe products and services, data protection, responsible marketing practices, access to education, housing etc. • Risk to inclusive and sustainable communities and societies: Risks that can hinder promoting equality and inclusive growth, supporting sustainable livelihoods and respect for human rights of communities etc. The above social risk driver definitions are informed by the EU's Final Report on Social Taxonomy (europa.eu). Our Human Rights Commitment outlines how we respect human rights in accordance with internationally accepted standards. Our Commitment is shaped by the UN Guiding Principles on Business and Human Rights. Our Human Rights Commitments operate alongside AIB's Code of Conduct and AIB's Responsible Supplier Code, and are aligned to the commitments laid out in the laws applicable to the jurisdictions in which we operate, the European Convention on Human Rights and for our business in Ireland the EU Charter of Fundamental Rights. We also comply with the UK Modern Slavery Act and publish a statement on an annual basis outlining how we mitigate Human Rights breaches in our Supply Chain. In 2021, we published our Social Bond Framework. The eligibility criteria, used to define the Social Loan Portfolio, is based on the International Capital Market Association (ICMA) Social Bond Principals, as well as best market practice. The SBF was verified by second party opinion provider ISS-ESG, which assessed alignment with the International Capital Market's Association (ICMA) Social Bond Principles and confirmed that the use of proceeds contributes 'significantly' to the relevant UN Sustainable Development Goals (SDGs).

(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	AIB undertakes an independent biennial materiality exercise which informs and drives our Sustainability strategy and reporting approach. Our Sustainable Communities strategy is based on the most recent exercise, which started in Q4 2021 and was approved by the Sustainable Business Advisory Committee in Q1 2022. For more information please see our Sustainability report (p17) Our Material Risk Assessment (MRA), which is completed at least annually, identifies the Principal Risks and emerging risks facing the Group, the assessment considers the impact of climate risks for AIB, our customers and the societies in which we operate and determines a suitable risk appetite. The MRA is a key input into the Group's risk management processes including the Risk Appetite Statement (RAS), which sets out the maximum amount of risk the Group is willing to accept. ESG risks continue to be identified as key risk drivers impacting all of the Group's principle risks, especially Credit Risk. The Board approved a new Environmental, Social & Governance Framework in December 2022 to ensure that the Groups overall approach to the management of key components of the agenda are clearly defined and well understood. **Credit risk** As mentioned in (c) an ESG Questionnaire was successfully implemented in our credit risk management process in 2021 and over the course of 2022 with the support of external third-party consultants and internal sector experts work commenced to further enhance and refine this tool broadening the scope of coverage at both counterparty and sector level. The Group will consider the implementation of these changes in our credit risk management process over the course of 2023 and into 2024. In addition, ESG Commentary was introduced as a requirement for credit papers in Capital Markets from January 2021, regardless of whether the borrower is in a high risk sector or not. **Operational risk** Over the course of 2022 the Risk Control Assessment guidelines were enhanced to support the consideration of ESG risk on AIB's operational risk profile. Work on integrating ESG risk into the Business Continuity and Third Party Management procedures and policies also continued. We have integrated the Responsible Supplier Code within our third-party management activities. During 2023, we will outline an overall roadmap and approach for AIBs supply chain and third-party management to fully consider climate and wider ESG elements and an implementation plan to embed these within our processes. During 2022 AIB Corporate Development updated operating procedures to include climate and ESG considerations and, as part of transaction due diligence, will include ESG considerations in its evaluation of strategic investment activity. In 2022 AIB engaged with Shift, the leading centre of excellence on UN Guiding Principles, to establish a process of identifying Suppliers most at risk of enabling Modern Slavery. Using this process, we completed an exercise to evaluate our Supply Chain. In 2022, through our human rights due diligence exercise, we identified 40 suppliers which may represent higher risk for modern slavery. As a result, we have commenced enhanced due diligence on these suppliers to enable us to determine whether they represent any actual high risk and if any further action will be required.

(j)	Activities, commitments and assets contributing to mitigate social risk	Our Vulnerable Customer Programme aims to support customers in vulnerable circumstances and we have delivered over 30,000 hours of vulnerable customer e-learning to our people. In 2022 our frontline employees provided additional support to over 4,500 customers when they needed it most. In addition, our Vulnerable Customer Support team assisted with over 1,300 of the most complex customer cases. Our customer vulnerability strategy was built on the experience of employees who support customers every day. Our approach to vulnerability focuses on key areas including financial abuse, addiction, dementia, mental health, accessibility, and economic resilience. The objective is to take exceptional care of our customers when they need us most and to foster a culture of inclusion and support in everything that we do. All of our customer-facing employees are trained to recognise and respond to customers in need of additional support. During 2022 AIB introduced a Customer Vulnerability Operational Model to provide enhanced ongoing operational support and focus on the delivery of vulnerability initiatives. It includes the following functions: • A Vulnerable Customer Support Team who assist with complex customer cases • A dedicated Customer Vulnerability Helpline for customers and their carers • A Strategy and Propositions team with responsibility for the ongoing delivery of vulnerability solutions. We support and participate in key national and international commitments that align with our strategy. The list can be found on our website - commitments-slide (aib.ie) We published our Human Rights Commitment as part of our 2020 suite of reporting materials, in line with international standards, as set out in the UN Guiding Principles on Business and Human Rights. During the year 2021, AIB also became a UN Global Compact Signatory, with its related Human Rights Commitment. In addition, the Group also launched the Social Bond Framework to support communities across Ireland with the issuance of bonds for ESG purposes, becoming the first Irish organisation to do so and supporting the development of more than 3,000 social housing units in the Republic of Ireland. **Community Support** The Community framework investments and partnerships clearly sets out our Community commitments. Our Community framework sets out how we drive meaningful impact, aligned with our pledge to Do More and demonstrating our ESG credentials. The framework outlines our approach to community commitments, investments and assets through the amplification of our community programmes including social impact reporting. ESG considerations are taken into account when formulating and implementing our approach to supporting communities, which is an important aspect of Sustainable Communities pillar within our overall Group strategy. AIB provides matched funding for employees, encouraging fundraising to support charitable organisations. The positive impact from our activities is demonstrated across our customers, colleagues and communities. We monitor the impacts of our partners, as our support plays a role in helping them to achieve their goals and ultimately deliver significant impacts for society. **Employee volunteering** Volunteering provides a great opportunity to make a real contribution to society and can help our employees, teams and our wider organisation to develop diverse perspectives, skills and experiences. Our employees can request up to 2 paid days as time off from the working week in any calendar year to volunteer with our Community partners or other not for profit/community based organisations.
(k)	Implementation of tools for identification and management of social risk	**ESG Risk Identification & Assessment Tools** AIB considers ESG risk drivers and how they impact our business model. Risk is identified and assessed in the Group through a combination of top-down and bottom-up risk assessment processes. Top-down and bottom-up views of risk come together through a process of upward reporting of, and management response to, identified and emerging risks. This ensures that the Group's view of risk remains sensitive to emerging trends and common themes. In addition, the Group also uses heatmaps, scenario analysis and stress testing to inform the risk identification process and understand the short and long-term risks to the business model for a selection of ESG risks drivers. A range of quantitative and qualitative tools and metrics are used to monitor our exposure to ESG risks. The nature and depth of these tools and metrics are expected to evolve and mature over time. The UNEP FI Portfolio Impact Analysis Tool is used to help Bank's to identify the areas in which they have the most significant impact. It takes into consideration national needs across twenty impact areas. As Ireland is our most significant location of operation, we focused on the national needs of Ireland. The impact analysis completed points to a lack of housing supply to buy or rent in the private sector, high cost of building, and affordability of house prices as a high need nationally and has led to negative economic and social implications for Ireland, as low-income people, youth and non-homeowners are most affected. Considering the impact areas with highest or very highest need for Ireland, along with the profile of our business, we determined that where AIB can make the most significant impact, include climate change and housing. Under PRB we set two SMART targets - one for climate and the other for housing. Our housing target relates to providing lending approvals that support the provision of social housing in Ireland. **Human Rights Risk Identification tools** We are currently updating our training modules, policies and procedures to enhance our human rights processes. We will systematically engage stakeholders and conduct periodic reviews to risk map potential issues, as new information on potential impacts becomes available.

(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	Our Excluded Activities list sets out a range of business activities that are considered to be incongruent with Group Strategy, and relate to the following sectors: • energy and climate action • animal welfare • ecosystem protection • healthcare / genetic engineering, • surveillance / arms-related / military (including "any activity that adversely impacts Human Rights defined by the UN" as listed on the UN website: https://www.un.org/en/ universal-declaration-human-rights) • adult entertainment The policy is available on our website (https://aib.ie/corporate/excluded-activities).
(m)	Description of the link (transmission channels) between social risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	The Group's Principal Risks and how they are managed are set out in the Annual Financial Report (p23-25). ESG risks continue to be identified as key risk drivers impacting all of the Group's Principal Risks, especially Credit Risk. AIB has a multi-annual Sustainability Regulatory programme in place that is responsible for implementing all ESG-related regulatory requirements governed by a Steering Group of senior business stakeholders. Regular monitoring of ESG-related regulatory and legal developments is in place across different areas of the Group to ensure suitable consideration and appropriate action is taken and the Regulatory Compliance team is responsible for independently identifying and assessing current and forward-looking compliance obligations, including regulation and guidelines in relation to ESG-related matters. AIB's Risk Appetite Statements for Business model risk and Credit risk reflects set out that the Group will take ESG considerations into account when formulating and implementing the Group's strategy and in material lending decisions to customers assessed as being high ESG risk. AIB has been proactive in adapting credit risk management processes and policies to capture ESG risks. **Group Credit Risk Framework** The Group Credit Risk Framework sets out the principles and governance arrangements for the identification and management of credit risk within the Group. The framework helps AIB to formulate, communicate and implement a comprehensive credit risk strategy, put in place effective controls, and develop and reinforce a strong credit risk focused culture. It is supported by the Group Credit Risk Policy and a suite of individual Credit Risk Management and Sanctioning Credit Policies by asset and subasset class, collectively forming the Credit Risk Policy Architecture. These policies help AIB to manage all lending activities – including personal loans, finance for buyers securing their first home, development finance for residential and commercial properties and finance to support SMEs and corporate businesses. **Group Credit Risk Policy** The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group Strategy. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of its subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£300k and who are relationship managed. This policy was approved by the Board. **Operational risk** Over the course of 2022 the Risk Control Assessment guidelines were enhanced to support the consideration of ESG risk on AIB's operational risk profile. Work on integrating ESG risk into the Business Continuity and Third Party Management procedures and policies also continued. AIB has integrated the Responsible Supplier Code within our third-party management activities. During 2023, the Group will outline an overall roadmap and approach for AIBs supply chain and third-party management to fully consider climate and wider ESG elements and an implementation plan to embed these within the relevant processes. **Funding and liquidity** The Green and Social Bond programmes support the AIB's Capital and Minimum Requirements for own Funds and Eligible Liabilities (MREL) issuance programmes - aligning our funding and liquidity plans with the AIB's sustainability agenda and having a Debt Capital Markets offering for socially responsible investors. The Green and Social Bond Frameworks commit that an amount equal to the net proceeds from Green and Social Bond instruments issued by AIB will be used to finance and/or refinance a portfolio of eligible loans as defined by the eligibility criteria of each framework respectively. Internally AIB target full collateralization, in terms of green assets versus liabilities and social assets versus liabilities, at time of issuance. The collateralization % is monitored on a monthly basis within Treasury, and a series of reporting processes are in place to achieve full collateralization. Management are responsible for the annual review of frameworks and the underlying programme. AIB review, challenge and, where required, update the composition of our pools, to align with evolving standards. This can result in assets that would have previously qualified for the Green/Social pools, being removed as the qualifying criteria has become more stringent.

41: Table 3 - Qualitative information on Governance risk

As per Article 449a CRR, the following table describes the integration of governance risks in AIB Group's governance and risk

Row number	Qualitative information	
	Governance	
(a)	Institution's integration in their governance arrangements of the governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	**ESG Governance Structure** The Board is responsible for promoting the long-term sustainable performance of the Group, setting the Group's strategic aims and risk appetite to support the strategy. The Board is responsible for approving the Groups Strategic, investment and financial plans which includes the consideration of ESG factors. For more detail on the governance structure please refer to Table 1 (e). **Counterparty and Supplier Management** Client's ESG risks are assessed by the first line customer facing businesses during Customer Due Diligence by screening for adverse media coverage relating to the environmental or social reputation of the customer and any engagement in the Excluded Business Activities which includes detrimental environmental activities and any UN Human rights adverse impacts in the Surveillance/ Arms/Military sector. The Chief Operating Officer has sponsored AIB's Responsible Supplier code which has been put in place to support an inclusive ethical supply chain, and ensure that individuals and companies throughout AIB's supply chain work responsibly, sustainably, and safely. This Code is based on the Group's internal Code of Conduct which incorporates these commitments, AIB's values and responsible business approach to support the delivery of AIB's business objectives. The code also sets the minimum expectations AIB has of their suppliers in terms of Human Rights, Health safety and Welfare, Supply Chain, Diversity and Inclusion, Doing Business Responsibly and Sustainably. It is mandatory for suppliers to agree and comply with the principles of the Code or they are precluded from participation in the Request for Proposal (RFP) process. In addition, ongoing supplier relationship management conducted by accountable owners across the organisation include annual/quarterly meetings to check in with suppliers on their processes. There are annual on-site visits for 'critical and outsourced' suppliers. Furthermore, top tier suppliers attest that they adhere to AIB's key Policies annually. These include the Code of Conduct, Conflict of Interest Policy, and Data Protection Policy.
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	The general governance arrangements of counterparties are assessed by the Group through the mechanisms outlined in (a) in addition to standard credit reviews on an ongoing basis. At present, this does not include a detailed review of a counterparty's committee or functional position that formally reviews and approves the organisation's sustainability report and ensures that all material topics are covered. The Group will continue to monitor regulatory and industry developments and will improve processes as appropriate.
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	There are specific criterion of the counterparty assessed in the ESG Questionnaire to clients in high-risk climate sectors including ethical considerations, health and safety, inclusiveness, transparency etc. The output of the ESG Questionnaire, an ESG Commentary and the counterparty's strategy/risk management is included in the Credit paper to determine credit approval at the Group Credit Committee. The Credit Committee was established by, and is accountable to the Group Risk Committee to perform the functions set out in its Terms of Reference. In 2022 work commenced to further enhance and refine it, broadening the scope of coverage at both customer and sector level. The Group will consider the implementation of changes in our credit risk management process over the course of 2023 and into 2024.
(i)	Ethical considerations	
(ii)	Strategy and risk management	
(iii)	Inclusiveness	
(iv)	Transparency	
(v)	Management of conflict of interest	
(vi)	Internal communication on critical concerns	

<table>
<tr><th></th><th colspan="2">Risk management</th></tr>
<tr><td>(d)</td><td>Institution's integration in risk management arrangements the governance performance of their counterparties considering:</td><td rowspan="7">In addition to the ESG questionnaire referenced in (c) above AIB implements an anti-money laundering (AML) and counter terrorist financing (CTF) program that includes the following principles in all the jurisdictions in which AIB operates:
• written policies and procedures
• the appointment of a designated Money Laundering Reporting Officer (“MLRO”)
• establishing the purpose of business relationships
• completing appropriate customer due diligence (“CDD”) measures on customers and beneficial owners
• undertaking ongoing monitoring of customer relationships
• applying enhanced due diligence measures in relation to customers presenting a higher risk, including politically exposed persons (“PEPs”)
• reporting to the relevant authority where there are reasonable grounds to suspect that a money laundering or terrorist financing offence has been, or is being, committed and co-operate with the authority
• retention of relevant records
• regular staff training
• prohibition on anonymous accounts and conducting business with 'shell' banks (as defined within the FATF 40 recommendations)
The Group will continue to monitor regulatory and industry developments and will improve processes as appropriate.</td></tr>
<tr><td>(i)</td><td>Ethical considerations</td></tr>
<tr><td>(ii)</td><td>Strategy and risk management</td></tr>
<tr><td>(iii)</td><td>Inclusiveness</td></tr>
<tr><td>(iv)</td><td>Transparency</td></tr>
<tr><td>(v)</td><td>Management of conflict of interest</td></tr>
<tr><td>(vi)</td><td>Internal communication on critical concerns</td></tr>
</table>

42: Template 1 - Banking book- Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

As per Article 449a CRR, the following template provides information on exposures to sectors that are more prone to the risks that institutions may face from the transition to a low-carbon and climate resilient economy.

Exclusions from EU Paris- aligned benchmarks (column (b))
In order to identify counterparties that are excluded from the EU Paris-aligned Benchmarks as specified in Article 12(1), points (d) to (g), the Group completed a bottom up review of the portfolio in line with the relevant revenue and emissions thresholds. As of publication of this disclosure, no significant testing against the DNSH criteria has occurred and, as a result, Article 12(2) of Commission Delegated Regulation (EU) 2020/1818 exclusion criteria has not been taken into account during the counterparty identification process. The percentage of lending to non-financial corporates excluded from Paris-aligned benchmarks on this basis is <1% which is consistent with disclosure as at year end 2022.

GHG financed emissions scope 1,2 and 3 (columns (i)-(k))
Information on scope 1, 2 and 3 emissions of the Groups counterparties are not disclosed at this time. The Group is developing its capabilities for ongoing quantification and tracking of GHG emissions for non-financial counterparties and will disclose same in line with the phased in disclosure requirement of 30 June 2024.

Principal risks and uncertainties are identified by the Group's on-going risk management practices as well as the Material Risk Assessment (MRA) process. The Group considers risks that arise from the impact of external market developments, geopolitical events or other emerging risks which could potentially impact on customers, earnings, capital and liquidity, as well as on Group operations or reputation. ESG risks, including transition risk, continue to be identified as key risk drivers impacting all of the Group's principal risks, especially Credit Risk.

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					**Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)**			**GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO_2 equivalent)****		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting**	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and in accordance with Article 12(2) of Regulation (EU) 2020/1818*	Of which environmentally sustainable (CCM)**	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions **						
1	**Exposures towards sectors that highly contribute to climate change***	21,525	167		5,675	804	(861)	(510)	(244)				15,930	3,462	1,998	135	3.77
2	A - Agriculture, forestry and fishing	733	—		100	59	(36)	(6)	(23)				359	158	216	—	6.28
3	B - Mining and quarrying	35	1		6	1	(1)	—	(1)				28	7	1	—	3.02
4	*B.05 - Mining of coal and lignite*	—	—		—	—	—	—	—				—	—	—	—	—
5	*B.06 - Extraction of crude petroleum and natural gas*	1	1		—	—	—	—	—				1	—	—	—	2.80
6	*B.07 - Mining of metal ores*	—	—		—	—	—	—	—				—	—	—	—	—
7	*B.08 - Other mining and quarrying*	34	—		6	1	(1)	—	(1)				26	7	1	—	3.03
8	*B.09 - Mining support service activities*	—	—		—	—	—	—	—				—	—	—	—	—
9	C - Manufacturing	3,188	—		386	54	(70)	(39)	(17)				2,633	480	75	—	2.82
10	*C.10 - Manufacture of food products*	1,076	—		31	7	(9)	(3)	(2)				985	80	11	—	2.22
11	*C.11 - Manufacture of beverages*	132	—		16	1	(3)	(2)	—				111	19	2	—	2.82
12	*C.12 - Manufacture of tobacco products*	—	—		—	—	—	—	—				—	—	—	—	—
13	*C.13 - Manufacture of textiles*	23	—		2	17	(4)	—	(4)				21	1	—	—	1.01
14	*C.14 - Manufacture of wearing apparel*	—	—		—	—	—	—	—				—	—	—	—	—
15	*C.15 - Manufacture of leather and related products*	—	—		—	—	—	—	—				—	—	—	—	—
16	*C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials*	47	—		—	1	(1)	—	—				42	4	1	—	3.49
17	*C.17 - Manufacture of paper and paper products*	45	—		12	4	(5)	(2)	(2)				24	21	1	—	3.63
18	*C.18 - Printing and reproduction of recorded media*	30	—		1	8	(2)	0	(2)				14	15	2	—	4.11
19	*C.19 - Manufacture of coke and refined petroleum products*	9	—		—	—	—	—	—				9	—	—	—	2.00
20	*C.20 - Manufacture of chemicals and chemical products*	278	—		119	—	(10)	(8)	—				215	63	—	—	2.58
21	*C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations*	286	—		23	—	(4)	(3)	—				275	11	—	—	3.04
22	*C.22 - Manufacture of rubber products*	—	—		—	—	—	—	—				—	—	—	—	—
23	*C.23 - Manufacture of other non-metallic mineral products*	196	—		10	1	(2)	(1)	0				144	51	—	—	3.60
24	*C.24 - Manufacture of basic metals*	—	—		—	—	—	—	—				—	—	—	—	—

25	*C.25 - Manufacture of fabricated metal products, except machinery and equipment*	9	—		1	2	0	—	—				8	1	—	—	2.75
26	*C.26 - Manufacture of computer, electronic and optical products*	324	—		19	1	(3)	(2)	—				180	100	44	—	4.91
27	*C.27 - Manufacture of electrical equipment*	—	—		—	—	—	—	—				—	—	—	—	—
28	*C.28 - Manufacture of machinery and equipment n.e.c.*	232	—		41	3	(7)	(4)	(2)				187	42	3	—	2.60
29	*C.29 - Manufacture of motor vehicles, trailers and semi-trailers*	—	—		—	—	—	—	—				—	—	—	—	—
30	*C.30 - Manufacture of other transport equipment*	—	—		—	—	—	—	—				—	—	—	—	—
31	*C.31 - Manufacture of furniture*	—	—		—	—	—	—	—				—	—	—	—	—
32	*C.32 - Other manufacturing*	501	—		112	9	(18)	(13)	(2)				418	71	12	—	2.45
33	*C.33 - Repair and installation of machinery and equipment*	—	—		—	—	—	—	—				—	—	—	—	—
34	D - Electricity, gas, steam and air conditioning supply	3,114	165		128	—	(31)	(18)	0				1,101	711	1,167	135	8.47
35	*D35.1 - Electric power generation, transmission and distribution*	2,934	30		84	—	(27)	(16)	0				979	653	1,167	135	8.76
36	*D35.11 - Production of electricity*	—	—		—	—	—	—	—				—	—	—	—	—
37	*D35.2 - Manufacture of gas; distribution of gaseous fuels through mains*	180	136		44	—	(4)	(2)	—				121	59	—	—	3.86
38	*D35.3 - Steam and air conditioning supply*	—	—		—	—	—	—	—				—	—	—	—	—
39	E - Water supply; sewerage, waste management and remediation activities	255	—		42	4	(7)	(4)	(2)				215	40	—	—	2.42
40	F - Construction	1,337	—		207	48	(35)	(6)	(19)				1,300	30	7	—	1.56
41	*F.41 - Construction of buildings*	1,207	—		191	39	(31)	(5)	(17)				1,185	17	4	—	1.50
42	*F.42 - Civil engineering*	99	—		12	7	(2)	—	(2)				91	6	1	—	1.91
43	*F.43 - Specialised construction activities*	31	—		5	1	(1)	—	(1)				23	7	1	—	3.00
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,689	—		186	64	(62)	(22)	(28)				1,309	296	84	—	3.00
45	H - Transportation and storage	1,658	—		236	8	(33)	(20)	(4)				1,172	413	73	—	3.60
46	*H.49 - Land transport and transport via pipelines*	350	—		13	1	(3)	—	(1)				143	151	56	—	5.62
47	*H.50 - Water transport*	309	—		70	1	(4)	(2)	—				173	136	—	—	3.58
48	*H.51 - Air transport*	211	—		104	—	(16)	(15)	—				207	4	—	—	2.56
49	*H.52 - Warehousing and support activities for transportation*	780	—		48	6	(10)	(3)	(3)				645	119	17	—	2.97
50	*H.53 - Postal and courier activities*	9	—		1	—	—	—	—				4	4	0	—	4.92
51	I - Accommodation and food service activities	2,388	—		1,217	274	(281)	(206)	(67)				1,781	448	160	—	3.36
52	L - Real estate activities	7,128	—		3,166	293	(305)	(187)	(84)				6,034	879	214	—	2.58
53	**Exposures towards sectors other than those that highly contribute to climate change***	10,445	—		938	292	(203)	(89)	(76)				6,194	1,937	1,932	382	5.91
54	K - Financial and insurance activities[1]	5,166	—		201	169	(29)	(7)	(15)				2,558	746	1,485	376	8.16
55	Exposures to other sectors (NACE codes J, M - U)	5,279	—		737	123	(174)	(81)	(61)				3,636	1,191	446	6	3.70
56	TOTAL	31,970	167		6,613	1,096	(1,064)	(599)	(321)				22,123	5,400	3,930	517	3.72

* In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

** Note column is blank until disclosure is phased in

[1] K - As per EBA Q&A 2022_6600 row 54 includes exposures to financial corporations

43: Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

As per Article 449a CRR, this template shows the gross carrying amount, as referred to in Part 1 of Annex V to Implementing Regulation (EU) 2021/451, of loans collateralised with commercial and residential immovable property and of repossessed real estate collaterals, including information on the level of energy efficiency of the collaterals measured in terms of kWh/m² energy consumption (columns (b) to (g) of the template), in terms of the label of the energy performance certificate (EPC) of the collateral as referred to in Article 2, point (12), of Directive 2010/31/EU for Member States, or as defined in any relevant local regulation for those exposures outside the Union, where a mapping to the Union EPC label exists (columns (h) to (n)).

Energy efficiency (column (b)-(g)):
Energy efficiency has been derived from EPC labels where available. Where an EPC label was not available the energy efficiency rating of the collateral has been estimated using data variables including year of construction, dwelling type and small area location e.g. neighbourhood to a high level of precision. Our approach continues to evolve in line with industry developments and numbers may change with time. There have been no material changes to output in comparison to year end 2022 disclosure.

EPC label of collateral (column (h)-(n)):
The Group has used the latest EPC label available for collateral.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Counterparty sector	Total gross carrying amount (in MEUR)															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	37,250	6,716	10,776	10,074	2,218	1,966	4,265	2,071	929	1,507	742	426	161	146	31,270	96 %
2	Of which Loans collateralised by commercial immovable property	7,548	40	272	114	212	1,626	4,052	282	101	180	55	50	1	—	6,879	82 %
3	Of which Loans collateralised by residential immovable property	29,698	6,676	10,503	9,961	2,005	340	214	1,788	828	1,327	687	376	160	146	24,388	100 %
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	3	—	—	—	—	—	—	—	—	—	—	—	—	—	3	— %
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	30,035	4,784	8,921	8,852	1,842	1,641	3,995								30,035	100 %
6	**Total non-EU area**	3,545	67	761	1,003	602	796	101	26	318	266	287	121	54	13	2,460	91 %
7	Of which Loans collateralised by commercial immovable property	1,918	51	188	408	218	752	88	23	159	53	75	11	11	6	1,580	86 %
8	Of which Loans collateralised by residential immovable property	1,626	16	573	596	384	44	14	3	159	212	211	110	43	7	881	100 %
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	2,246	31	364	681	432	722	15								2,246	100 %

44: Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics

As per Article 449a CRR, this template provides information on the Groups alignment efforts with the objectives of the Paris Agreement for a selected number of sectors. The disclosures on the alignment capture the extent to which financial flows are consistent with a pathway towards low greenhouse gas emissions and climate-resilient development as referred to in the Paris Agreement. The economic scenario that describes that decarbonisation pathway is the International Energy Agency (IEA) Net Zero Emissions by 2050 Scenario (NZE2050) and the Group have taken into account that scenario. Given that the IEA provides scenarios at global level and some specific metrics at European level, AIB measure the distance from the IEA scenario benchmarks at global level and, where the specific European level metrics are available, at European level.

The Electricity Generation portfolio (Power sector) is primarily comprised of renewable energy assets and is therefore starting at a low level of intensity of emissions. The Group commits to maintain the emissions intensity of its electricity generation project finance portfolio at or below 21 gCO_2e/kWh from 2021 through 2030. The basis of compilation utilises power output projections and associated emissions based on individual counterparty data gathered as part of the project finance credit assessment process.

The Group plan to disclose metrics for the other relevant sectors in line with the phased in requirement of 30 June 2024.

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric	Year of reference	Distance to IEA NZE2050 in % *	Target (year of reference + 3 years)
1	Power	D35.1.3	1,349	21g CO_2/ kWh	2021	— %	21g CO_2/ kWh
2	Fossil fuel combustion						
3	Automotive						
4	Aviation						
5	Maritime transport						
6	Cement, clinker and lime production						
7	Iron and steel, coke, and metal ore production						
8	Chemicals						

* PiT distance to 2030 NZE2050 scenario in % (for each metric)

45: Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

As per Article 449a CRR, this template provides aggregated and anonymised information on exposures (including banking book loans and advances, debt securities and equity instruments) towards the top 20 carbon-intensive companies in the world.

The Group used a number of data sources to investigate whether the Bank has any exposure to a top 20 carbon-intensive firm. Data sources used to confirm the list of top 20 carbon-intensive firms include; Carbon Disclosure Project (CDP), the Climate Accountability Institute Top 20 $C0_2$ emissions table (2018), S&P, Bloomberg and Refinitiv datasets.

The Group determined that it has no direct exposure to any top 20 carbon-intensive firm as at 30 June 2023. An exposure of less than €0.5m (less than €1m as at year end 2022) to a standalone joint venture to which one of the top 20 carbon-intensive firms is party to for the purposes of a non-Paris aligned benchmark activity was identified.

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)**	Weighted average maturity	Number of top 20 polluting firms included
1	—	—		—	—

*For counterparties among the top 20 carbon-intensive companies in the world.

** First disclosure reference date as at 31 December 2023

46: Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk

As per Article 449a CRR, this template provides information on exposures in the banking book, including loans and advances, debt securities and equity instruments not held-for-trading and not held-for-sale, towards non-financial corporates, on loans collateralised with immovable property and on repossessed real estate collaterals, exposed to chronic and acute climate-related hazards. The Group have completed this template on a best efforts basis in line with Regulation (EU) 2022/2453.

The Group has Non Financial Corporate (NFC) exposures secured on immovable property of €8.9bn as at 30 June 2023, of which €0.29bn (3.2%) is sensitive to Physical Flood Risk. There have been no material changes to output in comparison to year end 2022 disclosure.

The gross carrying amount in column (b) is as defined in Part 1 of Annex V to Commission Implementing Regulation (EU) 2021/451 of those exposures towards non-financial corporates (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book according to that Regulation, excluding financial assets held for trading and held for sale assets. In addition, rows 10-12 of the template are not "of which" categories of rows 1-9 and should be viewed as standalone line items as per the guidance. For completeness, row 13 contains all other loans and advances, debt securities or equity instruments (including loans that are collateralised by immovable property and repossessed real estate collaterals) in non-financial corporates that have not been captured in the NACE codes across rows 1-9. All geographic areas in which AIB has exposures are covered by the template with material lending located in Ireland and United Kingdom.

In order to identify the appropriate climate change physical risk events for consideration in this disclosure, the Group were informed by outputs from ThinkHazard! in addition to internal climate risk heat maps. On that basis, it was determined that the portfolio was most sensitive to river flooding (acute) and coastal flooding (chronic). Other physical risks such as landslides, tsunamis, wildfires and extreme heat were identified as low risk for the portfolio and therefore discounted in the analysis.

The Group analysed sensitivity to impact from climate change physical risk (i.e. flood events) by reviewing JBA flood hazard location data, at return period 1-in-100yr under Representative Concentration Pathway (RCP) 8.5°C climate scenario for year period 2031-2035. As required by the regulatory guidance, column h shows the gross carrying amount of exposures sensitive to impact from chronic risk only, column i shows the gross carrying amount of exposures sensitive to impact from acute risk only and column j shows the gross carrying amount of only the exposures sensitive to impact from both chronic risk and acute physical risk. As such the columns (h)-(j) are mutually exclusive and the sum of these rows shows the total gross carrying amount of exposures sensitive to impact from climate change physical risk.

The methodology followed by the Group to determine the percentage of collateral sensitive to impact by climate change physical risk has been applied at portfolio level on a geographic basis and is not conducive for determining instrument level information such as maturity buckets, stage 2 or non-performing status. As such exposure has been applied on a pro-rata basis for columns (c)-(g) and (k)-(o).

Group exposures unsecured by collateral have not been included in the "of which sensitive to risk" section of the disclosure template (columns (c)-(o)) given the lack of suitable data available to determine whether an unsecured exposure would be impacted by climate change physical risk. The Group will continue to monitor availability of relevant data via industry forums and engagement with third party data providers on an ongoing basis for future reporting periods.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
			Gross carrying amount (Mln EUR)												
			of which exposures sensitive to impact from climate change physical events												
	Total		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	733	4	2	2	—	6	3	4	2	1	1	—	—	—
2	B - Mining and quarrying	35	—	—	—	—	3	0	0	0	0	0	—	—	—
3	C - Manufacturing	3,188	6	1	—	—	3	2	4	1	1	0	—	—	—
4	D - Electricity, gas, steam and air conditioning supply	3,114	—	—	—	—	8	0	0	0	0	0	—	—	—
5	E - Water supply; sewerage, waste management and remediation activities	255	2	—	—	—	2	1	1	0	0	0	—	—	—
6	F - Construction	1,337	14	—	—	—	2	4	7	3	2	1	—	—	—
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	1,689	12	3	1	—	3	5	8	3	2	1	(1)	—	—
8	H - Transportation and storage	1,658	1	—	—	—	4	0	1	0	0	0	—	—	—
9	L - Real estate activities	7,128	132	19	5	—	3	47	78	31	69	6	(7)	(4)	(2)
10	Loans collateralised by residential immovable property	1,737	48	6	1	—	3	17	29	9	20	0	(2)	(2)	—
11	Loans collateralised by commercial immovable property	7,169	170	40	22	—	3	70	114	47	102	16	(13)	(8)	(4)
12	Repossessed collaterals	—													
13	Other relevant sectors (breakdown below where relevant)	7,667	56	17	6	—	4	24	40	16	20	4	(5)	(3)	(1)

47: Template 10 - Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852

As per Article 449a CRR, this template covers other climate change mitigating actions and includes exposures of the institutions that are not taxonomy-aligned as referred to in Regulation (EU) 2020/852 according to templates 7 and 8 but that still support counterparties in the transition and adaptation process for the objectives of climate change mitigation and climate change adaptation. Those mitigating actions and activities include bonds and loans issued under standards other than the Union standards, including green bonds; sustainable bonds that are linked to aspects on climate change; sustainability-linked bonds that are linked to aspects on climate change; green loans; sustainability-linked loans that are linked to aspects on climate change; sustainability-linked loans that are linked to aspects on climate change.

The Group plans to assess the EU taxonomy alignment of their portfolio during the course of 2023 in line with reporting requirements under EU Taxonomy and Article 449a CRR with respect to the Green Asset Ratio. At this point the Group does not distinguish between taxonomy aligned or non-aligned activities and as such has elected not to complete this disclosure as at 30 June 2023.

In 2019, the Group launched their Climate Action Fund committing €1bn per year over five years to support Green and Transition lending. In 2021, the fund was increased to €10bn in total by 2023, to reflect the financial implications of this opportunity for our business. In 2022 the Group delivered €3.3bn of green lending against the agreed €10bn climate action fund through a comprehensive range of products and services to address environmental issues. In addition, the Group issued €1.5bn in two separate Green Bonds in 2022 and well as issuing our inaugural €1bn social bond – the first Irish Bank to do so. In January 2023, the Group raised €750m through the issuance of a second social bond, bringing the total raised by ESG bonds to €5bn since 2020. Our bond frameworks are guided by industry experts including commissioning of second party opinions on both.

	a	b	c	d	e	f
	Type of financial instrument	Type of counterparty	Gross carrying amount (million EUR)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
1	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
2		Non-financial corporations				
3		Of which Loans collateralised by commercial immovable property				
4		Other counterparties				
5	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
6		Non-financial corporations				
7		Of which Loans collateralised by commercial immovable property				
8		Households				
9		Of which Loans collateralised by residential immovable property				
10		Of which building renovation				
11		Other counterparties				

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 2023 ("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 (d). The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework. The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors. Introduction: Attestation that disclosures are in accordance with formal policies and internal processes, systems and controls.
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 (d).
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. 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.	This publication is in line with Article 433a. The Pillar 3 disclosures are published as soon as possible after the publication of the financial report for the corresponding period on an annual and semi-annual basis. The quarterly Pillar 3 disclosures are published as soon as possible after the submission of the quarterly returns to the regulator.
Article 433a	**Article 433a Disclosures by large institutions**	
Article 433a(1)	Large institutions shall disclose the information outlined below with the following frequency:	AIB Group as a large institution prepares disclosures in line with this article.
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. Article 49 is not applicable. 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.
Article 433a(1)(b)	(b) on a semi-annual basis the information referred to in:	See below for applicable disclosure requirements.
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); Note due to AIB Group plc NPL ratio lower than 5% at Dec22, AIB published Template EU CR2 for Dec22. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ1 - Credit quality of forborne exposures. Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%. 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. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. 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. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Not applicable. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. AIB Group plc's NPL ratio is lower than 5%.
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);	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
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;	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)(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-SIIs that are non-listed institutions shall disclose the information outlined below with the following frequency:	Not applicable.
Article 433a(2)(a) & (b)	(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.	The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations).
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.	The Pillar 3 disclosures are published on AIB Group's website (https://aib.ie/investorrelations). Pillar 3 disclosures from previous years and Allied Irish Banks, p.l.c. disclosures are also available on this 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 f low 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. Article 49 is not applicable.
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 forborne 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. Not applicable. Annual & threshold - Template EU CR2a - Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ1 - Credit quality of forborne exposures. Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%. 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. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. 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. Note column (b) and (d) are not applicable, because AIB Group plc's NPL ratio is lower than 5%. Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%. Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes. Not applicable. Annual & threshold - Template EU CQ8 - Collateral obtained by taking possession and execution processes – vintage breakdown. AIB Group plc's NPL ratio is lower than 5%.
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); Note due to AIB Group plc NPL ratio lower than 5% at Dec22, AIB published Template EU CR2 for Dec22. Not applicable. Annual & threshold - Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries. AIB Group plc's NPL ratio is lower than 5%.
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 ECAIs 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 approach.
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 approach.
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 approach.
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 approach.
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. AIB does not have approval for advanced measurement approach. AIB Group uses the Standardised Approach (TSA) to assess the minimum own fund requirements. This would impact the following two disclosures 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. AIB does not have approval to combine different approaches. AIB Group uses the Standardised Approach (TSA) to assess the minimum own fund requirements. This would impact the following two disclosures 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)	(i) the net stable funding ratio at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.
Article 447(g)(ii)	(ii) the available stable funding at the end of each quarter of the relevant disclosure period;	Quarterly - Template EU KM1 – Key metrics template.

Article 447(g)(iii)	(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:	Semi annual - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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 - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
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 - Template EU IRRBB1 - Interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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 - Template EU IRRBB1 - Interest rate risks of non-trading book activities. Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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:	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(iii)	(iii) a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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);	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(e)(v)	(v) an outline of how often the evaluation of the interest rate risk occurs;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(f)	(f) the description of the overall risk management and mitigation strategies for those risks;	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
Article 448(1)(g)	(g) average and longest repricing maturity assigned to non-maturity deposits.	Annual - Table EU IRRBBA - Qualitative Information on interest rate risks of non-trading book activities.
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.	Paragraph 1 is fully complied with, no derogation applicable.
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 SSPEs falling into any of the following categories, with a description of their types of exposures to those SSPEs, including derivative contracts:	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(i)	(i) SSPEs which acquire exposures originated by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.

Article 449(d)(ii)	(ii) SSPEs sponsored by the institutions;	Annual - Table EU SECA - Qualitative disclosure requirements related to securitisation exposures.
Article 449(d)(iii)	(iii) SSPEs 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) SSPEs 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 SSPEs 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 ECAIs 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.	Semi-annual - Table 1 - Qualitative information on Environmental risk. Semi-annual - Table 2 - Qualitative information on Social risk. Semi-annual - Table 3 - Qualitative information on Governance risk. Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity. Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral. Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics. Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms. Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk. Semi-annual - Template 6 - Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures (Not applicable - first disclosure reference date 31st December 2023). Semi-annual - Template 7 - Mitigating actions: Assets for the calculation of GAR (Not applicable - first disclosure reference date 31st December 2023). Semi-annual - Template 8 - GAR % (Not applicable - first disclosure reference date 31st December 2023). Semi-annual - Template 9 - Mitigating Actions: BTAR (Not applicable - first disclosure reference date 31st December 2024). Semi-annual - Template 10 - Other climate change mitigating actions that are not covered in Regulation (EU) 2020/852.
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 exposure. 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. AIB is not a public development credit institutions. 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. 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. Note this derogation ended on the 31 December 2022.
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. AIB Group applies the IFRS9 transitional capital arrangements. See above template for details. Note the static transitional scaling factor ended on 31 December 2022. The dynamic transitional scaling factor per Regulation (EU) 2020/873 will continue to be effective until 31 December 2024.