AIB

# For the life you're after

AIB Group plc
Pillar 3 Disclosures

30 June 2024

# 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 27 to 30 of the Annual Financial Report 2023 and updated on page 32 of the 2024 Half-Year Financial Report. In addition to matters relating to the Group’s business, future performance will be impacted by (i) the Group’s ability along with governments and other stakeholders to measure, manage and mitigate the impacts of climate change effectively, (ii) the impacts of inflation and (iii) Irish, UK and wider European and global economic and financial market considerations. Future performance could also be impacted by the direct and indirect consequences of conflicts in the Middle East and Ukraine. 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 27 to 30 of the Annual Financial Report 2023 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).

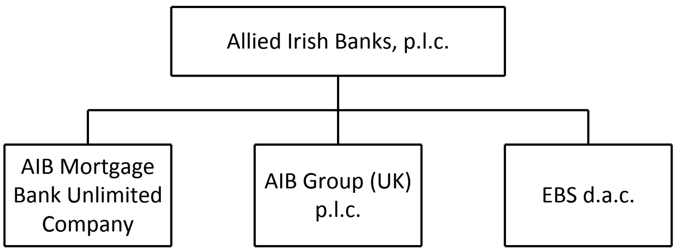
Under Article 4 (1) (29) of the CRR, AIB Group plc is an EU parent institution. Under Article 13 (1) of the CRR, disclosure obligations as laid down in Part Eight of the CRR are on the basis of the consolidated situation of the EU parent institution (i.e. AIB Group plc).

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 Unlimited Company ("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”) in accordance with International Accounting Standards and International Financial Reporting Standards (collectively ‘IFRSs’) as adopted by the EU. 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.

The Pillar 3 disclosures provide detail of how the Group has prepared and disclosed capital requirements and information about the management of certain risks as at 30 June 2024 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 2023 and the Half-Yearly Financial Report 2024.

### Licensed banks within AIB Group as at 30 June 2024




### 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 2024 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 2024 are also available at https://aib.ie/investorrelations.

### 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 and by the Bank Recovery and Resolution Directive (BRRD) 2014/59/EU.

This Pillar 3 disclosure is reported in Euro millions for the reference date 30 June 2024 and the reference period 1 January 2024 to 30 June 2024.

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 up until June 2024 are presented on a transitional basis unless otherwise stated. From June 2024 the Group has elected to cease the application of transitional capital arrangements and as a result the capital position is on a fully loaded basis only.

### 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. Transitional and fully loaded capital ratios are aligned from June 2024, prior periods were transitional. It also includes information on Pillar 2 requirements.

Main movements between March to June 2024 are as follows:
Available own funds:
- CET1 capital decreased (-€ 0.2 bn) due to the cessation of IFRS 9 transitional capital adjustment (-€ 0.1 bn) and a new Article 3 of Regulation (EU) No 575/2013, CET1 capital deduction (-€ 0.1 bn). The Group elected to cease the application of IFRS9 transitional capital arrangements in June 2024 and the new Article 3 of Regulation (EU) No 575/2013 CET1 capital deduction, was applied for half year June 2024 profit € 1.1 bn less foreseeable dividend charge and exceptional share buyback (€ 1.2 bn).
- Tier 1 capital decreased (-€ 0.1 bn) due to the CET1 capital decrease (-€ 0.2 bn) as referenced above, partially offset by a net higher AT1 (€ 0.1 bn) mainly due to the new AT1 issuance in the quarter.
- Total capital increased (€ 0.1 bn) mainly due to net higher AT1 and Tier 2 issuances in the quarter (+€ 0.3 bn), partially offset by the CET1/Tier 1 capital decreases (-€ 0.2 bn) as outlined above.

Risk-weighted exposure amounts (RWEA) increased by € 0.1 bn.

Total capital ratio (%) increased due to the new issuances partially offset by the higher RWA.

The leverage ratio decreased in the quarter due to lower Tier 1 capital, partially offset by lower leverage exposures.

Liquidity and Funding:
- The June 2024 liquidity coverage ratio remains very strong with the ratio at 204.09%, well in excess of the ratio requirement of 100%. The average of the preceding 12 months LCR is 195.29% per row 17 on the template below.
- The net stable funding ratio remains very strong with the ratio at 163.31%, well in excess of the ratio requirement of 100%.

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 | 30/06/2023 |
| | **Available own funds (amounts)** | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 9,421 | 9,634 | 9,868 | 9,737 | 9,663 |
| 2 | Tier 1 capital | 10,659 | 10,747 | 10,981 | 10,850 | 10,776 |
| 3 | Total capital | 12,445 | 12,355 | 12,553 | 12,398 | 12,323 |
| | **Risk-weighted exposure amounts** | | | | | |
| 4 | Total risk exposure amount | 60,951 | 60,854 | 59,643 | 58,632 | 58,724 |
| | **Capital ratios (as a percentage of risk-weighted exposure amount)** | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 15.46 % | 15.83 % | 16.55 % | 16.61 % | 16.45 % |
| 6 | Tier 1 ratio (%) | 17.49 % | 17.66 % | 18.41 % | 18.50 % | 18.35 % |
| 7 | Total capital ratio (%) | 20.42 % | 20.30 % | 21.05 % | 21.15 % | 20.99 % |
| | **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 (%) | 2.60 % | 2.60 % | 2.75 % | 2.75 % | 2.75 % |
| EU 7b | of which: to be made up of CET1 capital (percentage points) | 1.46 % | 1.46 % | 1.55 % | 1.55 % | 1.55 % |
| EU 7c | of which: to be made up of Tier 1 capital (percentage points) | 1.95 % | 1.95 % | 2.06 % | 2.06 % | 2.06 % |
| EU 7d | Total SREP own funds requirements (%) | 10.60 % | 10.60 % | 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 (%) | 1.43 % | 1.09 % | 1.08 % | 0.73 % | 0.56 % |
| 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 (%) | 5.43 % | 5.09 % | 5.08 % | 4.73 % | 4.56 % |
| EU 11a | Overall capital requirements (%) | 16.03 % | 15.69 % | 15.83 % | 15.48 % | 15.31 % |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 9.49 % | 9.70 % | 10.30 % | 10.40 % | 10.24 % |
| | **Leverage ratio** | | | | | |
| 13 | Total exposure measure | 141,093 | 141,791 | 140,774 | 137,533 | 135,197 |
| 14 | Leverage ratio (%) | 7.55 % | 7.58 % | 7.80 % | 7.89 % | 7.97 % |
| | **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) | 41,203 | 40,721 | 40,320 | 41,089 | 42,301 |
| EU 16a | Cash outflows - Total weighted value | 22,173 | 22,502 | 22,685 | 22,818 | 22,597 |
| EU 16b | Cash inflows - Total weighted value | 1,072 | 1,022 | 949 | 892 | 789 |
| 16 | Total net cash outflows (adjusted value) | 21,102 | 21,480 | 21,736 | 21,926 | 21,808 |
| 17 | Liquidity coverage ratio (%) | 195.29 % | 190.03 % | 185.88 % | 187.68 % | 194.59 % |
| | **Net Stable Funding Ratio** | | | | | |
| 18 | Total available stable funding | 106,529 | 105,017 | 103,891 | 102,433 | 101,083 |
| 19 | Total required stable funding | 65,233 | 65,294 | 65,316 | 65,971 | 64,145 |
| 20 | NSFR ratio (%) | 163.31 % | 160.84 % | 159.06 % | 155.27 % | 157.59 % |

[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 KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

As per Article 45i (3), points (a) and (c) of the Bank Recovery and Resolution Directive (BRRD II), published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive 2019/879/EU in May 2019, the following template provides a summary of the Minimum Requirement for Own Funds and Eligible Liabilities (MREL) in accordance with Article 45 and 45e BRRD II.

Under BRRD II, AIB Group plc is subject to external MREL and associated disclosures. The purpose of the requirement is for AIB Group plc to hold sufficient financial resources to support an orderly resolution in the event of its failure.

AIB Group plc is not subject to the Total Loss-Absorbing Capacity (TLAC) requirements which only applies to GSIIs (Global Systemically Important Institutions).

The current MREL requirement for AIB Group plc is the higher of 24.56% of RWAs (30% including the Combined Buffer Requirement) and 7.56% of the leverage exposure. As of 30th June 2024, AIB Group plc exceeds these requirements.

There are no IFRS transitional capital arrangement amounts included in own funds as the Group has elected to cease the application of IFRS9 transitional capital arrangements from June 2024 onwards.

| | | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII Requirement for own funds and eligible liabilities (TLAC) | | | | |
|---|---|---|---|---|---|---|---|
| | | a | b | c | d | e | f |
| | | 30/06/2024 | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 | 30/06/2023 |
| **Own funds and eligible liabilities, ratios and components** | | | | | | | |
| 1 | Own funds and eligible liabilities | 20,259 | | | | | |
| EU-1a | Of which own funds and subordinated liabilities | 20,259 | | | | | |
| 2 | Total risk exposure amount of the resolution group (TREA) | 60,951 | | | | | |
| 3 | Own funds and eligible liabilities as a percentage of TREA (row1/row2) | 33.24 % | | | | | |
| EU-3a | Of which own funds and subordinated liabilities | 33.24 % | | | | | |
| 4 | Total exposure measure of the resolution group | 141,093 | | | | | |
| 5 | Own funds and eligible liabilities as percentage of the total exposure measure | 14.36 % | | | | | |
| EU-5a | Of which own funds or subordinated liabilities | 14.36 % | | | | | |
| 6a | Does the subordination exemption in Article 72b(4) of the CRR apply? (5% exemption) | | | | | | |
| 6b | Pro-memo item - Aggregate amount of permitted non-subordinated eligible liabilities instruments If the subordination discretion as per Article 72b(3) CRR is applied (max 3.5% exemption) | | | | | | |
| 6c | Pro-memo item: If a capped subordination exemption applies under Article 72b (3) CRR, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded Liabilities and that would be recognised under row 1 if no cap was applied (%) | | | | | | |
| **Minimum requirement for own funds and eligible liabilities (MREL)** | | | | | | | |
| EU-7 | MREL requirement expressed as percentage of the total risk exposure amount | 24.56 % | | | | | |
| EU-8 | Of which to be met with own funds or subordinated liabilities | 14.05 % | | | | | |
| EU-9 | MREL requirement expressed as percentage of the total exposure measure | 7.56 % | | | | | |
| EU-10 | Of which to be met with own funds or subordinated liabilities | 7.56 % | | | | | |

## 3: 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 |
| | | 30/06/2024 | 31/03/2024 | 30/06/2024 |
| 1 | Credit risk (excluding CCR)* | 52,761 | 52,620 | 4,221 |
| 2 | Of which the standardised approach | 28,633 | 27,658 | 2,291 |
| 3 | Of which the Foundation IRB (F-IRB) approach | 17,183 | 18,003 | 1,375 |
| 4 | Of which slotting approach | | | |
| EU 4a | Of which equities under the simple riskweighted approach | | | |
| 5 | Of which the Advanced IRB (A-IRB) approach | 6,536 | 6,531 | 523 |
| 6 | Counterparty credit risk - CCR | 943 | 1,011 | 75 |
| 7 | Of which the standardised approach | 289 | 277 | 23 |
| 8 | Of which internal model method (IMM) | — | — | |
| EU 8a | Of which exposures to a CCP | 45 | 44 | 4 |
| EU 8b | Of which credit valuation adjustment - CVA | 56 | 50 | 4 |
| 9 | Of which other CCR | 553 | 641 | 44 |
| 10 | Not applicable | | | |
| 11 | Not applicable | | | |
| 12 | Not applicable | | | |
| 13 | Not applicable | | | |
| 14 | Not applicable | | | |
| 15 | Settlement risk | 2 | 3 | 0 |
| 16 | Securitisation exposures in the non-trading book (after the cap) | 937 | 966 | 75 |
| 17 | Of which SEC-IRBA approach | | | |
| 18 | Of which SEC-ERBA (including IAA) | 669 | 671 | 53 |
| 19 | Of which SEC-SA approach | 268 | 295 | 21 |
| EU 19a | Of which 1250% | — | — | — |
| 20 | Position, foreign exchange and commodities risks (Market risk) | 486 | 431 | 39 |
| 21 | Of which the standardised approach | 486 | 431 | 39 |
| 22 | Of which IMA | | | |
| EU 22a | Large exposures | — | — | — |
| 23 | Operational risk | 5,822 | 5,822 | 466 |
| EU 23a | Of which basic indicator approach | — | — | |
| EU 23b | Of which standardised approach | 5,822 | 5,822 | 466 |
| EU 23c | Of which advanced measurement approach | — | — | |
| 24 | Amounts below the thresholds for deduction (subject to 250% risk weight)** | 1,302 | 1,101 | 104 |
| 25 | Not applicable | | | |
| 26 | Not applicable | | | |
| 27 | Not applicable | | | |
| 28 | Not applicable | | | |
| **29** | **Total** | **60,951** | **60,854** | **4,876** |

*RWEAs of € 0.4 bn at 30 June 2024 are recognised as an Article 3 adjustment due to the remaining Ulster Bank tracker (and linked) mortgage portfolio that have transferred in September 2024. Article 3 RWEA adjustment was € 0.4 bn at 31 March 2024. 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

## 4: 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 fully loaded 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 2023 to June 2024 for CET1 decreases are as follows:
- The ending of transitional rates for deferred tax assets and cessation of IFRS 9 transitional capital arrangements (€ 0.4 bn) and Article 3 CET 1 deduction (€ 0.1 bn) partially offset by utilisation of deferred tax assets (€ 0.1 bn) over the half year. The transitional rates for deferred tax assets ended 1st January 2024 and the Group has elected to cease the application of IFRS 9 transitional capital arrangements at end of June 2024.
- The Group applied a new Article 3 of Regulation (EU) No 575/2013, CET1 capital deduction (€ 0.1 bn), reflected in Row 27a Other regulatory adjustments in the Template, for half year June 2024 profit € 1.1 bn less foreseeable dividend charge and exceptional share buyback ( € 1.2 bn).

Main movements between December 2023 to June 2024 for total risk exposures amounts (increased by € 1.3 bn) as detailed below:
- Credit risk (excluding CCR and article 3 adjustment) increased by € 1.2 bn mainly due to increased net lending € 0.8 bn, deployment of redeveloped IRB models € 0.2 bn and other balance sheet and fair value movements € 0.2 bn.
- Counterparty credit risk decreased by € 0.1 bn reflecting a reduction in derivatives and in securities financing transactions.
- Market risk increased by € 0.1 bn mainly due to Commodities risk (+€ 0.06 bn) from the new Virtual Power Purchase Agreement (VPPA).
- Article 3 of Regulation (EU) No 575/2013 risk exposure increased by € 0.1 bn.
- Operational and securitisations risk remained relatively static.

All restrictions are applied to the calculation of own funds in accordance with CRR:
- The Group applied two Article 3 of Regulation (EU) No 575/2013, CET1 capital deductions totalling € 0.2 bn at 30 June 2024, which is predominately driven by (i) € 0.1 bn for half year June 2024 profit less foreseeable dividend charge and exceptional share buyback and (ii) € 0.1 bn for 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 | 1,513 | 38 |
| | Of which: Ordinary stock | 1,513 | |
| 2 | Retained earnings | 13,863 | 40 |
| 3 | Accumulated other comprehensive income (and other reserves) | (3,596) | 42 |
| 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 | — | 41 |
| 6 | **Common Equity Tier 1 (CET1) capital before regulatory adjustments** | **11,780** | |
| | **Common Equity Tier 1 (CET1) capital: regulatory adjustments** | | |
| 7 | Additional value adjustments (negative amount) | (48) | |
| 8 | Intangible assets (net of related tax liability) (negative amount) | (519) | 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) | (2,317) | 15 |
| 11 | Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value | 765 | 43 |
| 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) | (23) | 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 | (212) | |
| 28 | **Total regulatory adjustments to Common Equity Tier 1 (CET1)** | **(2,358)** | |
| 29 | **Common Equity Tier 1 (CET1) capital** | **9,421** | |
| | **Additional Tier 1 (AT1) capital: instruments** | | |
| 30 | Capital instruments and the related share premium accounts | 1,240 | 46 |
| 31 | of which: classified as equity under applicable accounting standards | 1,240 | |
| 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** | **1,240** | |
| | **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** | **1,237** | |
| 45 | **Tier 1 capital (T1 = CET1 + AT1)** | **10,659** | |
| | **Tier 2 (T2) capital: instruments** | | |
| 46 | Capital instruments and the related share premium accounts | 1,650 | 36 |
| 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 | 30 | 36 |
| 49 | of which: instruments issued by subsidiaries subject to phase out | — | |
| 50 | Credit risk adjustments | 109 | |
| 51 | **Tier 2 (T2) capital before regulatory adjustments** | **1,789** | |
| | **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 | — | |
| 57 | **Total regulatory adjustments to Tier 2 (T2) capital** | **(3)** | |
| 58 | **Tier 2 (T2) capital** | **1,787** | |
| 59 | **Total capital (TC = T1 + T2)** | **12,445** | |
| 60 | **Total Risk exposure amount** | **60,951** | |
| | **Capital ratios and requirements including buffers** | | |
| 61 | Common Equity Tier 1 capital | 15.46 % | |
| 62 | Tier 1 capital | 17.49 % | |
| 63 | Total capital | 20.42 % | |
| 64 | Institution CET1 overall capital requirement | 11.40 % | |
| 65 | of which: capital conservation buffer requirement | 2.50 % | |
| 66 | of which: countercyclical buffer requirement | 1.43 % | |
| 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 | 1.46 % | |
| 68 | **Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) available after meeting the minimum capital requirements** | **9.49 %** | |
| | **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) | 89 | |
| 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) | 272 | |
| 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) | 249 | |
| **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 | 360 | |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | 109 | |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach | 146 | |
| **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) | — | |

## 5: 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 | 35,988 | 35,988 | |
| 2 | Trading portfolio financial assets | 308 | 308 | |
| 3 | Derivative financial instruments | 1,962 | 1,962 | |
| 4 | Loans and advances to banks | 1,298 | 1,298 | |
| 5 | Loans and advances to customers | 67,366 | 67,366 | |
| 6 | Securities financing | 6,684 | 6,684 | |
| 7 | Investment securities | 18,228 | 18,228 | |
| 8 | Investments accounted for using the equity method | 307 | 307 | |
| 9 | Intangible assets and goodwill | 898 | 808 | |
| 10 | *Of which are deducted from Own funds* | | 519 | 8 |
| 11 | Property, plant and equipment | 527 | 524 | |
| 12 | Other assets | 310 | 297 | |
| 13 | Current taxation | 10 | 10 | |
| 14 | Deferred tax assets | 2,515 | 2,515 | |
| 15 | *Of which are deducted from Own funds* | | 2,317 | 10 |
| 16 | Prepayments and accrued income | 548 | 547 | |
| 17 | Retirement benefit assets | 27 | 27 | |
| 18 | *Of which are deducted from Own funds* | | 23 | 15 |
| 19 | Investments in Group undertakings | — | 102 | |
| 20 | **Total assets** | **136,976** | **136,971** | |
| **Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements** | | | | |
| 21 | Deposits by central banks and banks | 526 | 526 | |
| 22 | Customer accounts | 106,980 | 107,001 | |
| 23 | Securities financing | 358 | 358 | |
| 24 | Trading portfolio financial liabilities | 279 | 279 | |
| 25 | Derivative financial instruments | 1,995 | 1,995 | |
| 26 | Debt securities in issue | 8,172 | 8,172 | |
| 27 | Lease liabilities | 265 | 265 | |
| 28 | Fair value changes of hedged items in portfolio hedges of interest rate risk | 3 | 3 | |
| 29 | Current taxation | 2 | 1 | |
| 30 | Deferred tax liabilities | 19 | 18 | |
| 31 | Retirement benefit liabilities | 14 | 14 | |
| 32 | Other liabilities | 1,438 | 1,414 | |
| 33 | Accruals and deferred income | 698 | 688 | |
| 34 | Provisions for liabilities and commitments | 217 | 217 | |
| 35 | Subordinated liabilities and other capital instruments | 1,731 | 1,731 | |
| 36 | *Of which are allowable for own funds purposes* | | 1,680 | 46, 48 |
| 37 | **Total liabilities** | **122,697** | **122,682** | |
| **Shareholders' Equity** | | | | |
| 38 | Share capital | 1,513 | 1,513 | 1 |
| 39 | Reserves | 11,373 | 11,383 | |
| 40 | *Of which Retained earnings* | | 13,863 | 2 |
| 41 | *Of which Current year Profit less foreseeable charges* | | — | EU-5a |
| 42 | *Of which AOCI and other Reserves* | | (3,596) | 3 |
| 43 | *Of which Cash flow hedges deducted from own funds* | | (765) | 11 |
| 44 | **Total shareholders' equity** | **12,886** | **12,896** | |
| 45 | Other equity interests | 1,401 | 1,401 | |
| 46 | *Of which are allowable for own funds purposes* | | 1,240 | 30 |
| 47 | Non-controlling interests | (8) | (8) | |
| 48 | **Total equity** | **14,279** | **14,289** | |
| 49 | **Total liabilities and equity** | **136,976** | **136,971** | |

## 6: 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

The temporary treatment specified in Article 473a and 468 have expired per the legislation. AIB is presenting the template below as it applies the transitional arrangements as per Regulation (EU) 2020/873. This legislation 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.

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 IFRS 9 transitional capital adjustment is no longer relevant as the Group has elected to cease the application of the IFRS 9 transitional capital arrangements and as a result the capital position is on a fully loaded basis at June 2024. From September 2024 the Group will no longer disclose this template.

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 | 30/06/2023 |
| **Available capital (amounts)** | | | | | | |
| 1 | CET1 capital [1] | 9,421 | 9,634 | 9,868 | 9,737 | 9,663 |
| 2 | CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 9,421 | 9,516 | 9,645 | 9,506 | 9,430 |
| 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] | 10,659 | 10,747 | 10,981 | 10,850 | 10,776 |
| 4 | Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 10,659 | 10,629 | 10,758 | 10,619 | 10,543 |
| 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] | 12,445 | 12,355 | 12,553 | 12,398 | 12,323 |
| 6 | Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 12,445 | 12,270 | 12,396 | 12,291 | 12,214 |
| 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] | 60,951 | 60,854 | 59,643 | 58,632 | 58,724 |
| 8 | Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 60,951 | 60,768 | 59,463 | 58,498 | 58,582 |
| **Capital ratios** | | | | | | |
| 9 | CET1 (as a percentage of risk exposure amount) | 15.46 % | 15.83 % | 16.55 % | 16.61% | 16.45 % |
| 10 | CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 15.46 % | 15.66 % | 16.22 % | 16.25% | 16.10 % |
| 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) | 17.49 % | 17.66 % | 18.41 % | 18.50% | 18.35 % |
| 12 | Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 17.49 % | 17.49 % | 18.09 % | 18.15% | 18.00 % |
| 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) | 20.42 % | 20.30 % | 21.05 % | 21.15% | 20.99 % |
| 14 | Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 20.42 % | 20.19 % | 20.85 % | 21.01% | 20.85 % |

| | | | | | | |
|---|---|---|---|---|---|---|
| 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 | 141,093 | 141,791 | 140,774 | 137,533 | 135,197 |
| 16 | Leverage ratio | 7.55 % | 7.58 % | 7.80 % | 7.89% | 7.97 % |
| 17 | Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 7.55 % | 7.50 % | 7.66 % | 7.74% | 7.81 % |
| 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] From June 2024 transitional CET1, Tier 1 and total capital and RWEAs are no longer calculated applying the IFRS 9 transitional capital arrangements of the CRR as amended by CRR II applicable as at the reporting date.

## Chapter 3. Disclosure of countercyclical capital buffers

## 7: 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") increased the Irish countercyclical capital buffer from 1% to 1.5% in June 2024.

| | | 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 | 31,058 | 28,951 | 1,046 | | 1,143 | 62,199 | 2,737 | 7 | 51 | 2,795 | 34,941 | 68.62% | 1.50% |
| | United Kingdom : 002 | 8,600 | 1,751 | — | | — | 10,351 | 692 | — | — | 692 | 8,645 | 16.98% | 2.00% |
| | Algeria : 003 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Andorra : 004 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Angola: 005 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Argentina : 006 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Australia : 007 | 12 | 9 | — | | — | 21 | 1 | — | — | 1 | 16 | 0.03% | 1.00% |
| | Austria : 008 | 0 | 3 | — | | — | 3 | 0 | — | — | 0 | 3 | 0.01% | —% |
| | Bahamas : 009 | 171 | — | — | | — | 171 | 14 | — | — | 14 | 171 | 0.34% | —% |
| | Bahrain : 010 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Barbados : 011 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Belgium : 012 | 1 | 61 | — | | — | 61 | 6 | — | — | 6 | 76 | 0.15% | 0.50% |
| | Bermuda : 013 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Bosnia and Herzegovina : 014 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Brazil : 015 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Brunei Darussalam: 016 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Bulgaria : 017 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 2.00% |
| | Canada : 018 | 4 | 96 | — | | — | 101 | 8 | — | — | 8 | 100 | 0.20% | —% |
| | Cayman Islands : 019 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Chile : 020 | 0 | 2 | — | | — | 2 | 0 | — | — | 0 | 2 | 0.00% | —% |
| | China : 021 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Congo: 022 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Costa Rica : 023 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Croatia : 024 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.50% |
| | Cuba : 025 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Cyprus : 026 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.00% |
| | Czech Republic : 027 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.75% |
| | Denmark : 028 | 1 | 34 | — | | — | 35 | 3 | — | — | 3 | 42 | 0.08% | 2.50% |
| | Estonia : 029 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.50% |
| | Finland : 030 | 5 | 67 | — | | — | 72 | 6 | — | — | 6 | 71 | 0.14% | —% |
| | France : 031 | 74 | 857 | — | | 29 | 961 | 70 | — | — | 70 | 876 | 1.72% | 1.00% |
| | Gambia : 032 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Germany : 033 | 59 | 384 | — | | — | 444 | 31 | — | — | 31 | 386 | 0.76% | 0.75% |
| | Gibraltar : 034 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Greece : 035 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Guernsey : 036 | 31 | 48 | — | | — | 80 | 7 | — | — | 7 | 87 | 0.17% | —% |
| | 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 | 1 | — | — | | — | 1 | 0 | — | — | 0 | 1 | 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 | 116 | 161 | — | | — | 276 | 20 | — | — | 20 | 246 | 0.48% | —% |
| | Israel : 043 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Italy : 044 | 37 | 78 | — | | — | 115 | 9 | — | — | 9 | 111 | 0.22% | —% |
| | Jamaica : 045 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Japan : 046 | 0 | 1 | — | | — | 1 | 0 | — | — | 0 | 1 | 0.00% | —% |
| | Jersey : 047 | 47 | 18 | — | | 57 | 121 | 6 | — | 1 | 7 | 87 | 0.17% | —% |
| | Kazakhstan: 048 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Kenya : 049 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Korea, Republic Of : 050 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.00% |
| | Kuwait : 051 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Latvia : 052 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Lebanon : 053 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Liberia : 054 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Libya: 055 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Lithuania : 056 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.00% |
| | Luxembourg : 057 | 246 | 539 | — | | — | 785 | 62 | — | — | 62 | 772 | 1.52% | 0.50% |
| | Macao : 058 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Malaysia : 059 | 1 | — | — | | — | 1 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Malta : 060 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Mauritius : 061 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Mayotte : 062 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Moldova, Republic of : 063 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Monaco : 064 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Morocco : 065 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Netherlands : 066 | 64 | 413 | — | | 114 | 590 | 44 | — | 9 | 52 | 652 | 1.28% | 2.00% |
| | New Zealand : 067 | 1 | — | — | | — | 1 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Nicaragua : 068 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Nigeria : 069 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Norway : 070 | 0 | 64 | — | | — | 64 | 5 | — | — | 5 | 65 | 0.13% | 2.50% |
| | Oman : 071 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Pakistan : 072 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Paraguay : 073 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Peru : 074 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Philippines : 075 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Poland : 076 | 11 | 15 | — | | — | 26 | 2 | — | — | 2 | 29 | 0.06% | —% |
| | Portugal : 077 | 0 | 54 | — | | — | 54 | 3 | — | — | 3 | 38 | 0.07% | —% |
| | Puerto Rico : 078 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Qatar : 079 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Romania : 080 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.00% |
| | Russian Federation : 081 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Saudi Arabia : 082 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Singapore : 083 | 1 | — | — | | — | 1 | 0 | — | — | 0 | 1 | 0.00% | —% |
| | Slovakia : 084 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 1.50% |
| | Slovenia : 085 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | 0.50% |
| | South Africa : 086 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 1 | 0.00% | —% |
| | Spain : 087 | 61 | 240 | — | | — | 301 | 21 | — | — | 21 | 256 | 0.50% | —% |
| | Sri Lanka : 088 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Sweden : 089 | 0 | 104 | — | | — | 104 | 7 | — | — | 7 | 90 | 0.18% | 2.00% |
| | Switzerland : 090 | 3 | 62 | — | | — | 65 | 4 | — | — | 4 | 54 | 0.11% | —% |
| | Thailand : 091 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Uganda : 092 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Ukraine : 093 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | United Arab Emirates : 094 | 1 | 1 | — | | — | 1 | 0 | — | — | 0 | 1 | 0.00% | —% |
| | United States : 095 | 191 | 2,555 | — | | 1,021 | 3,767 | 234 | — | 14 | 248 | 3,097 | 6.08% | —% |
| | Venezuela : 096 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Vietnam : 097 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Virgin Islands, British : 098 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| | Zimbabwe : 099 | 0 | — | — | | — | 0 | 0 | — | — | 0 | 0 | 0.00% | —% |
| 20.00 | Total | 40,800 | 36,570 | 1,046 | | 2,364 | 80,780 | 3,992 | 7 | 75 | 4,074 | 50,920 | 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.

## 8: 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") increased the Irish countercyclical capital buffer from 1% to 1.5% in June 2024.

| | | a |
|---|---|---|
| 1 | Total risk exposure amount[1] | 60,951 |
| 2 | Institution specific countercyclical capital buffer rate | 1.43 % |
| 3 | Institution specific countercyclical capital buffer requirement | 874 |

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

## Chapter 4. Disclosure of the leverage ratio

## 9: 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 financial statements to the LR exposure measure on a fully loaded basis.

Main movements between December 2023 to June 2024 are as follows:
• Total assets increased € 0.6 bn primarily driven by increased net lending € 1.9 bn, increased investment securities € 0.8 bn, partially offset by reduction in balances with central banks € 1.9 bn and derivatives movement.
• The movement in off-balance sheet relates to increases in underlying business activity.

| | | a |
|---|---|---|
| | | Applicable amount |
| 1 | Total assets as per published financial statements | 136,976 |
| 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 | 1,479 |
| 9 | Adjustment for securities financing transactions (SFTs) | 306 |
| 10 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 5,052 |
| 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 [1] | (2,714) |
| 13 | **Total exposure measure** | **141,093** |

[1] Other adjustments mainly relate to asset amounts deducted in determining Tier 1 capital for example deferred tax asset and intangible assets.

## 10: 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). Transitional and fully loaded capital ratios are aligned from June 2024, prior periods were transitional. AIB does not have any promotional loan exposures.

There was a decrease in Tier 1 capital between December 2023 to June 2024 mainly due to the following:
• Decrease due to ending of transitional rates for deferred tax assets and cessation of IFRS 9 transitional capital arrangements partially offset by higher AT1 and the utilisation of deferred tax assets over the half year.

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

| | | CRR leverage ratio exposures | |
|---|---|---|---|
| | | a | b |
| | | 30/06/2024 | 31/12/2023 |
| **On-balance sheet exposures (excluding derivatives and SFTs)** | | | |
| 1 | On-balance sheet items (excluding derivatives, SFTs, but including collateral) | 128,551 | 127,668 |
| 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) | (2,941) | (2,618) |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | **125,610** | **125,050** |
| **Derivative exposures** | | | |
| 8 | Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin) | 2,694 | 3,285 |
| 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 | 748 | 699 |
| EU-9a | Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach | — | — |
| EU-9b | Exposure determined under Original Exposure Method | — | — |
| 10 | (Exempted CCP leg of client-cleared trade exposures) (SA-CCR) | — | — |
| EU-10a | (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach) | — | — |
| EU-10b | (Exempted CCP leg of client-cleared trade exposures) (original Exposure Method) | — | — |
| 11 | Adjusted effective notional amount of written credit derivatives | — | — |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | — | — |
| 13 | **Total derivatives exposures** | **3,442** | **3,984** |
| **Securities financing transaction (SFT) exposures** | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions | 9,418 | 10,253 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (2,735) | (3,787) |
| 16 | Counterparty credit risk exposure for SFT assets | 306 | 258 |
| 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** | **6,990** | **6,724** |
| **Other off-balance sheet exposures** | | | |
| 19 | Off-balance sheet exposures at gross notional amount | 17,328 | 16,994 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | (12,215) | (11,917) |
| 21 | (General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures) | (61) | (60) |
| 22 | **Off-balance sheet exposures** | **5,052** | **5,017** |
| **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** | 10,659 | 10,981 |
| 24 | **Total exposure measure** | **141,093** | **140,774** |
| **Leverage ratio** | | | |
| 25 | Leverage ratio (%) | 7.55 % | 7.80 % |
| EU-25 | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) | 7.55 % | 7.80 % |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) | 7.55 % | 7.80 % |
| 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 | Fully loaded | 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 | 6,430 | 7,207 |
| 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 | 6,684 | 6,466 |
| 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) | 140,840 | 141,515 |
| 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) | 140,840 | 141,515 |
| 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) | 7.57 % | 7.76 % |
| 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) | 7.57 % | 7.76 % |

## 11: 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 fully loaded basis. Transitional and fully loaded capital ratios are aligned from June 2024.

| | | a |
|---|---|---|
| | | CRR leverage ratio exposures |
| **EU-1** | **Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:** | **128,551** |
| EU-2 | Trading book exposures | 308 |
| EU-3 | Banking book exposures, of which: | 128,243 |
| EU-4 | Covered bonds | 4,636 |
| EU-5 | Exposures treated as sovereigns | 44,129 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns | 4 |
| EU-7 | Institutions | 3,187 |
| EU-8 | Secured by mortgages of immovable properties | 42,113 |
| EU-9 | Retail exposures | 5,073 |
| EU-10 | Corporates | 18,694 |
| EU-11 | Exposures in default | 1,548 |
| EU-12 | Other exposures (e.g. equity, securitisations, and other non-credit obligation assets) | 8,859 |

## Chapter 5. Disclosure of liquidity requirements

## 12: 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) | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 |
| EU 1b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| HIGH-QUALITY LIQUID ASSETS | | | | | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | | | | | 41,203 | 40,721 | 40,320 | 41,089 |
| CASH - OUTFLOWS | | | | | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 73,437 | 72,872 | 72,358 | 71,798 | 6,250 | 6,337 | 6,439 | 6,597 |
| 3 | *Stable deposits* | 39,685 | 39,821 | 39,811 | 39,629 | 1,984 | 1,991 | 1,991 | 1,981 |
| 4 | *Less stable deposits* | 30,283 | 30,701 | 31,027 | 31,051 | 4,215 | 4,273 | 4,318 | 4,322 |
| 5 | Unsecured wholesale funding | 29,813 | 30,037 | 30,193 | 30,093 | 13,357 | 13,479 | 13,526 | 13,570 |
| 6 | *Operational deposits (all counterparties) and deposits in networks of cooperative banks* | — | — | — | — | — | — | — | — |
| 7 | *Non-operational deposits (all counterparties)* | 29,687 | 29,945 | 30,193 | 30,093 | 13,230 | 13,388 | 13,526 | 13,570 |
| 8 | *Unsecured debt* | 127 | 91.69 | — | — | 127 | 91.69 | — | — |
| 9 | *Secured wholesale funding* | | | | | 24 | 20 | 56 | 80 |
| 10 | Additional requirements | 12,279 | 12,121 | 11,967 | 11,804 | 1,709 | 1,614 | 1,520 | 1,455 |
| 11 | *Outflows related to derivative exposures and other collateral requirements* | 675 | 588 | 499 | 447 | 675 | 588 | 499 | 447 |
| 12 | *Outflows related to loss of funding on debt products* | — | — | — | — | — | — | — | — |
| 13 | *Credit and liquidity facilities* | 11,603 | 11,533 | 11,467 | 11,357 | 1,034 | 1,026 | 1,021 | 1,008 |
| 14 | Other contractual funding obligations | 550 | 735 | 805 | 775 | 275 | 505 | 624 | 627 |
| 15 | Other contingent funding obligations | 5,434 | 5,337 | 5,141 | 4,906 | 558 | 547 | 520 | 489 |
| 16 | TOTAL CASH OUTFLOWS | | | | | 22,173 | 22,502 | 22,685 | 22,818 |
| CASH - INFLOWS | | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 381 | 339 | 329 | 263 | 268 | 243 | 208 | 180 |
| 18 | Inflows from fully performing exposures | 831 | 801 | 780 | 744 | 592 | 569 | 550 | 523 |
| 19 | Other cash inflows | 718 | 708 | 683 | 676 | 211 | 210 | 191 | 189 |
| 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 | 1,930 | 1,849 | 1,792 | 1,683 | 1,072 | 1,022 | 949 | 892 |
| EU 20a | *Fully exempt inflows* | | | | | | | | |
| EU 20b | *Inflows Subject to 90% Cap* | | | | | | | | |
| EU 20c | *Inflows subject to 75% cap* | 1,765 | 1,706 | 1,638 | 1,541 | 1,072 | 1,022 | 949 | 892 |
| TOTAL ADJUSTED VALUE | | | | | | | | | |
| EU-21 | LIQUIDITY BUFFER | | | | | 41,203 | 40,721 | 40,320 | 41,089 |
| 22 | TOTAL NET CASH OUTFLOWS | | | | | 21,102 | 21,480 | 21,736 | 21,926 |
| 23 | LIQUIDITY COVERAGE RATIO | | | | | 195.29% | 190.03 % | 185.88 % | 187.68 % |

## 13: 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 € 2.4 bn over the quarter (Retail deposits increased € 1.1 bn while corporate deposits increased € 1.3 bn), they are in excess of € 106 bn. AIB began issuing commercial paper in January 2024, in EUR, GBP & USD in 1-3 month maturities in order to bolster liquidity resilience. The total issued amount to date is € 0.5 bn. 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 2024 is 204.09%. The average LCR for the 12 months to 30 June 2024 increased 5.26% from 190.03% to 195.29% for the period under review. The increase in High Quality Liquid Assets between June and March 2024 is due to an increase in deposits of € 2.4 bn & net settlements of level 1 bonds, repos & reverse repos. This was partially offset by a € 1.2 bn decrease in issued debt, mainly driven by issuances maturing during the period. |
| (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. |

## 14: 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 2024 NSFR increased by 4.25% to 163.31% from December 2023. Available Stable Funding increased due to retail deposits increased € 2.0 bn, the weighted value on wholesale funding increased by € 0.8 bn primarily due to a new € 0.9 bn MREL issuance traded during March 2024. Required Stable Funding decreased € 0.1 bn.

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

| | | a | b | c | d | e |
|---|---|---|---|---|---|---|
| | | Unweighted value by residual maturity | | | | Weighted value |
| | *(in currency amount)* | No maturity | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| **Available stable funding (ASF) Items** | | | | | | |
| 1 | Capital items and instruments | 12,192 | 256 | 620 | 1,680 | 14,182 |
| 2 | *Own funds* | 12,192 | 256 | 620 | 1,680 | 14,182 |
| 3 | *Other capital instruments* | | — | — | — | — |
| 4 | Retail deposits | | 71,238 | 1,280 | 2,731 | 70,040 |
| 5 | *Stable deposits* | | 40,312 | 549 | 1,213 | 40,031 |
| 6 | *Less stable deposits* | | 30,926 | 731 | 1,518 | 30,009 |
| 7 | Wholesale funding: | | 31,630 | 632 | 8,137 | 22,118 |
| 8 | *Operational deposits* | | — | — | — | — |
| 9 | *Other wholesale funding* | | 31,630 | 632 | 8,137 | 22,118 |
| 10 | Interdependent liabilities | | — | — | — | — |
| 11 | Other liabilities: | 219 | 2,645 | — | 189 | 189 |
| 12 | *NSFR derivative liabilities* | 219 | | | | |
| 13 | *All other liabilities and capital instruments not included in the above categories* | | 2,645 | — | 189 | 189 |
| 14 | **Total available stable funding (ASF)** | | | | | 106,529 |
| **Required stable funding (RSF) Items** | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 3,207 |
| EU-15a | Assets encumbered for more than 12m in cover pool | | 2 | 2 | 27 | 27 |
| 16 | Deposits held at other financial institutions for operational purposes | | — | — | — | — |
| 17 | Performing loans and securities: | | 7,147 | 5,728 | 64,380 | 53,803 |
| 18 | *Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut* | | 71 | — | 442 | 442 |
| 19 | *Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions* | | 3,369 | 1,237 | 2,486 | 3,295 |
| 20 | *Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:* | | 2,545 | 3,265 | 23,312 | 22,591 |
| 21 | *With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk* | | 94 | 90 | 647 | 513 |
| 22 | *Performing residential mortgages, of which:* | | 1,016 | 1,117 | 33,199 | 23,100 |
| 23 | *With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk* | | 779 | 783 | 30,932 | 20,886 |
| 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* | | 145 | 109 | 4,941 | 4,375 |
| 25 | Interdependent assets | | | | | |
| 26 | Other assets: | — | 3,762 | — | 6,657 | 7,120 |
| 27 | *Physical traded commodities* | | | | — | — |
| 28 | *Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs* | | | | 430 | 366 |
| 29 | *NSFR derivative assets* | | | | — | — |
| 30 | *NSFR derivative liabilities before deduction of variation margin posted* | | | | 1,940 | 97 |
| 31 | *All other assets not included in the above categories* | | 1,391 | — | 6,657 | 6,657 |
| 32 | Off-balance sheet items | | 77 | — | 17,251 | 1,076 |
| **33** | **Total RSF** | | | | | 65,233 |
| **34** | **Net Stable Funding Ratio (%)** | | | | | 163.31 % |

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

## 15: 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 2023 to June 2024 are as follows:

- 'Cash balances at central banks and other demand deposits' has decreased by € 1.9 bn. This is primarily driven by share buyback and payment of dividend.
- Loans and advances performing exposures increased by € 1.8 bn. This is primarily driven by new lending exceeding redemptions.
- The off-balance sheet increase is largely due to underlying business activity.

| | | 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 | 35,916 | 35,916 | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 010 | Loans and advances[1] | 74,533 | 65,874 | 8,525 | 2,223 | — | 2,179 | (859) | (259) | (602) | (716) | — | (720) | (182) | 54,688 | 1,302 |
| 020 | *Central banks* | 237 | 237 | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 030 | *General governments* | 78 | 78 | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 040 | *Credit institutions* | 6,064 | 6,064 | — | — | — | — | — | — | — | — | — | — | — | 5,378 | — |
| 050 | *Other financial corporations* | 3,579 | 2,972 | 607 | 11 | — | 11 | (67) | (12) | (56) | (10) | — | (10) | (15) | 2,515 | — |
| 060 | *Non-financial corporations* | 25,080 | 20,525 | 4,489 | 1,173 | — | 1,164 | (604) | (205) | (398) | (376) | — | (380) | (37) | 11,616 | 660 |
| 070 | *Of which SMEs* | 8,490 | 5,987 | 2,502 | 850 | — | 841 | (291) | (93) | (198) | (262) | — | (266) | (23) | 5,070 | 513 |
| 080 | *Households* | 39,495 | 35,997 | 3,429 | 1,039 | — | 1,004 | (188) | (41) | (148) | (330) | — | (330) | (130) | 35,179 | 642 |
| 090 | Debt securities | 17,993 | 17,993 | — | — | — | — | (3) | (3) | — | — | — | — | — | 2,793 | — |
| 100 | *Central banks* | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 110 | *General governments* | 7,581 | 7,581 | — | — | — | — | (1) | (1) | — | — | — | — | — | 189 | — |
| 120 | *Credit institutions* | 7,201 | 7,201 | — | — | — | — | (1) | (1) | — | — | — | — | — | 240 | — |
| 130 | *Other financial corporations* | 2,416 | 2,416 | — | — | — | — | — | — | — | — | — | — | — | 2,364 | — |
| 140 | *Non-financial corporations* | 795 | 795 | — | — | — | — | (1) | (1) | — | — | — | — | — | — | — |
| 150 | Off-balance-sheet exposures | 17,240 | 15,963 | 1,276 | 95 | — | 89 | 48 | 17 | 32 | 12 | — | 11 | | — | — |
| 160 | *Central banks* | — | — | — | — | — | — | — | — | — | — | — | — | | — | — |
| 170 | *General governments* | 349 | 349 | — | — | — | — | — | — | — | — | — | — | | — | — |
| 180 | *Credit institutions* | 257 | 255 | 2 | — | — | — | — | — | — | — | — | — | | — | — |
| 190 | *Other financial corporations* | 464 | 420 | 43 | 3 | — | 3 | 1 | — | — | — | — | — | | — | — |
| 200 | *Non-financial corporations* | 10,744 | 9,816 | 927 | 67 | — | 62 | 37 | 14 | 22 | 10 | — | 9 | | — | — |
| 210 | *Households* | 5,425 | 5,122 | 303 | 25 | — | 24 | 11 | 3 | 9 | 2 | — | 2 | | — | — |
| ***220*** | ***Total*** | ***145,681*** | ***135,745*** | ***9,801*** | ***2,318*** | ***—*** | ***2,268*** | ***(911)*** | ***(279)*** | ***(633)*** | ***(727)*** | ***—*** | ***(731)*** | ***(182)*** | ***57,481*** | ***1,302*** |

[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.

## 16: 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 the net increase in new business.

| | | 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 | 2,593 | 9,962 | 20,828 | 41,797 | — | 75,180 |
| 2 | Debt securities | — | 712 | 7,871 | 9,407 | — | 17,990 |
| ***3*** | ***Total*** | ***2,593*** | ***10,674*** | ***28,698*** | ***51,204*** | — | ***93,170*** |

## 17: 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 2023 to June 2024. The non-performing values in this template are in accordance with Article 178 Default of an obligor.

• The inflows to NPLs is primarily due to reclassifications from performing.
• The outflows from NPLs is mainly due to loan repayments, and reclassifications to performing.

| | | a |
|---|---|---|
| | | Gross carrying amount |
| **010** | **Initial stock of non-performing loans and advances** | **1,985** |
| 020 | Inflows to non-performing portfolios | 694 |
| 030 | Outflows from non-performing portfolios | (456) |
| 040 | Outflows due to write-offs | (42) |
| 050 | Outflow due to other situations | (414) |
| **060** | **Final stock of non-performing loans and advances** | **2,223** |

## 18: 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 increased between December 2023 to June 2024 by € 0.3 bn and € 0.04 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 | 1,051 | 1,024 | 1,024 | 1,023 | (142) | (326) | 1,423 | 648 |
| 020 | *Central banks* | — | — | — | — | — | — | — | — |
| 030 | *General governments* | — | — | — | — | — | — | — | — |
| 040 | *Credit institutions* | — | — | — | — | — | — | — | — |
| 050 | *Other financial corporations* | 170 | 1 | 1 | 1 | (18) | — | 153 | — |
| 060 | *Non-financial corporations* | 671 | 527 | 527 | 527 | (114) | (165) | 770 | 326 |
| 070 | *Households* | 210 | 497 | 497 | 496 | (10) | (160) | 500 | 322 |
| 080 | Debt Securities | — | — | — | — | — | — | — | — |
| 090 | Loan commitments given | 28 | 19 | 19 | 19 | 1 | — | — | — |
| ***100*** | ***Total*** | ***1,080*** | ***1,044*** | ***1,044*** | ***1,042*** | ***(143)*** | ***(326)*** | ***1,423*** | ***648*** |

## 19: 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 95% of total exposure.

The main movements between December 2023 and June 2024 are as follows:
- The gross carrying amount increase is largely due to new lending exceeding redemptions.

| | | 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*** | ***94,748*** | | ***2,223*** | | ***(1,578)*** | | — |
| 020 | *Ireland* | 60,267 | | 1,697 | | (1,119) | | — |
| 030 | *United Kingdom* | 13,414 | | 301 | | (244) | | — |
| 040 | *France* | 5,061 | | — | | (28) | | — |
| 050 | *United States* | 3,617 | | 7 | | (38) | | — |
| 060 | *Canada* | 2,058 | | — | | (4) | | — |
| 070 | *Spain* | 1,994 | | — | | (6) | | — |
| 080 | *Germany* | 783 | | 2 | | (6) | | — |
| 090 | *Luxembourg* | 799 | | 151 | | (89) | | — |
| 100 | *Netherlands* | 775 | | — | | (16) | | — |
| 110 | *Australia* | 719 | | 2 | | (1) | | — |
| 120 | *Other countries*[1] | 5,262 | | 62 | | (27) | | — |
| 130 | ***Off-balance-sheet exposures*** | ***17,335*** | | ***95*** | | | ***60*** | |
| 140 | *Ireland* | 12,995 | | 74 | | | 50 | |
| 150 | *United Kingdom* | 3,174 | | 11 | | | 8 | |
| 160 | *France* | 399 | | — | | | 1 | |
| 170 | *United States* | 328 | | — | | | 1 | |
| 180 | *Canada* | 18 | | — | | | — | |
| 190 | *Spain* | 24 | | — | | | — | |
| 200 | *Germany* | 86 | | — | | | — | |
| 210 | *Luxembourg* | 38 | | 8 | | | — | |
| 220 | *Netherlands* | 27 | | — | | | — | |
| 230 | *Australia* | 11 | | — | | | — | |
| 240 | *Other countries*[2] | 236 | | 2 | | | 1 | |
| **250** | ***Total*** | ***112,083*** | | ***2,318*** | | ***(1,578)*** | ***60*** | **—** |

* 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.

[1] Other countries comprise exposures with Algeria, Andorra, 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, Ecuador, Egypt, Estonia, Finland, Gambia, Greece, Guernsey, Guinea, Holy See (Vatican City State), Hong Kong, Hungary, India, Isle Of Man, Israel, Italy, Jamaica, Japan, Jersey, Kenya, Kuwait, Latvia, Lebanon, Libya, Lithuania, Macao, Malaysia, Malta, Monaco, Montserrat, Morocco, New Zealand, Nicaragua, Nigeria, Norway, Oman, Other Countries (Exposures With Supernational Organisations), Pakistan, Paraguay, Philippines, Poland, Portugal, Puerto Rico, Qatar, Republic Of Korea, Romania, Russian Federation, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, Sri Lanka, Sweden, Switzerland, Thailand, Uganda, United Arab Emirates, Vietnam, 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, 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, Uganda, Ukraine, United Arab Emirates, Zambia, Zimbabwe.

## 20: 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 2023 to June 2024 is as follows:
- The gross carrying amount increase is largely due to higher corporate and renewable energy and infrastructure lending.

| | | 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 | 728 | | 50 | | (31) | — |
| 020 | Mining and quarrying | 54 | | 1 | | (1) | — |
| 030 | Manufacturing | 2,584 | | 30 | | (75) | — |
| 040 | Electricity, gas, steam and air conditioning supply | 3,907 | | — | | (27) | — |
| 050 | Water supply | 276 | | 45 | | (31) | — |
| 060 | Construction | 1,395 | | 70 | | (94) | — |
| 070 | Wholesale and retail trade | 1,767 | | 60 | | (54) | — |
| 080 | Transport and storage | 1,671 | | 73 | | (47) | — |
| 090 | Accommodation and food service activities | 2,205 | | 146 | | (111) | — |
| 100 | Information and communication | 1,383 | | 50 | | (25) | — |
| 110 | Financial and insurance activities | — | | — | | — | — |
| 120 | Real estate activities | 6,335 | | 591 | | (365) | — |
| 130 | Professional, scientific and technical activities | 676 | | 9 | | (14) | — |
| 140 | Administrative and support service activities | 495 | | 16 | | (10) | — |
| 150 | Public administration and defence, compulsory social security | — | | — | | — | — |
| 160 | Education | 205 | | 5 | | (6) | — |
| 170 | Human health services and social work activities | 1,465 | | 12 | | (66) | — |
| 180 | Arts, entertainment and recreation | 384 | | 6 | | (7) | — |
| 190 | Other services | 724 | | 8 | | (15) | — |
| ***200*** | ***Total*** | ***26,252*** | | ***1,173*** | | ***(979)*** | **—** |

* 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.

## 21: 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.

| | | 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

## 22: 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 2023 and June 2024 is as follows:
- Loans and advances unsecured carrying amount decreased by € 1.6 bn. This is primarily driven by a decrease in 'Cash balances at central banks and other demand deposits'.
- Loans and advances secured carrying amount increased by € 1.7 bn. This is primarily driven by 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 | 55,106 | 55,991 | 55,370 | 621 | — |
| 2 | Debt securities | 15,197 | 2,793 | 2,553 | 240 | |
| 3 | Total | 70,302 | 58,784 | 57,923 | 860 | — |
| 4 | *Of which non-performing exposures* | 205 | 1,302 | 1,263 | 39 | — |
| EU-5 | *Of which defaulted* | 205 | 1,302 | | | |

## Chapter 8. Disclosure of the use of the standardised approach

## 23: 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 37.25% increased by 2.17% from December 2023 to June 2024 mainly due to an increase in high risk exposures.

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 | 36,189 | — | 36,487 | — | 623 | 1.71 % |
| 2 | Regional government or local authorities | 4 | 272 | 4 | 0 | 1 | 20.00 % |
| 3 | Public sector entities | — | — | — | — | — | — |
| 4 | Multilateral development banks | — | — | 130 | — | — | — |
| 5 | International organisations | — | — | — | — | — | — |
| 6 | Institutions | 36 | — | 36 | — | 7 | 20.00 % |
| 7 | Corporates | 6,356 | 3,729 | 6,288 | 1,021 | 6,713 | 91.86 % |
| 8 | Retail | 5,073 | 4,314 | 4,806 | 77 | 3,406 | 69.74 % |
| 9 | Secured by mortgages on immovable property | 22,456 | 1,702 | 22,456 | 533 | 11,987 | 52.14 % |
| 10 | Exposures in default | 1,160 | 52 | 1,127 | 9 | 1,240 | 109.13 % |
| 11 | Exposures associated with particularly high risk | 1,560 | 708 | 1,547 | 320 | 2,800 | 150.00 % |
| 12 | Covered bonds | — | — | — | — | — | — |
| 13 | Institutions and corporates with a short-term credit assessment | — | — | — | — | — | — |
| 14 | Collective investment undertakings | — | — | — | — | — | — |
| 15 | Equity | 388 | — | 388 | — | 796 | 205.18 % |
| 16 | Other items | 1,643 | — | 1,643 | — | 1,060 | 64.55 % |
| **17** | **TOTAL** | **74,865** | **10,777** | **74,910** | **1,959** | **28,633** | **37.25 %** |

## 24: 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 | 36,238 | — | — | — | — | — | — | — | — | — | — | 249 | — | — | — | 36,487 | — |
| 2 | Regional government or local authorities | — | — | — | — | 4 | — | — | — | — | — | — | — | — | — | — | 4 | 4 |
| 3 | Public sector entities | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Multilateral development banks | 130 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | 130 | 130 |
| 5 | International organisations | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Institutions | — | — | — | — | 36 | — | — | — | — | — | — | — | — | — | — | 36 | 36 |
| 7 | Corporates | — | — | — | — | — | — | — | — | — | 7,308 | — | — | — | — | — | 7,308 | 7,308 |
| 8 | Retail exposures | — | — | — | — | — | — | — | — | 4,883 | — | — | — | — | — | — | 4,883 | 4,883 |
| 9 | Exposures secured by mortgages on immovable property | — | — | — | — | — | 16,714 | — | — | — | 6,275 | — | — | — | — | — | 22,989 | 22,989 |
| 10 | Exposures in default | — | — | — | — | — | — | — | — | — | 929 | 208 | — | — | — | — | 1,136 | 1,136 |
| 11 | Exposures associated with particularly high risk | — | — | — | — | — | — | — | — | — | — | 1,867 | — | — | — | — | 1,867 | 1,867 |
| 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 | — | — | — | — | — | — | — | — | — | 116 | — | 272 | — | — | — | 388 | 388 |
| 16 | Other items | 464 | — | — | — | 147 | — | 1 | — | — | 1,030 | — | — | — | — | 1 | 1,643 | 1,643 |
| **17** | **TOTAL** | **36,832** | **—** | **—** | **—** | **186** | **16,714** | **1** | **—** | **4,883** | **15,659** | **2,074** | **521** | **—** | **—** | 1 | **76,870** | **40,382** |

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

## 25: 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 2023 to June 2024 predominantly due to the following:
• Corporate exposures increase of € 0.3 bn driven by new lending exceeding redemptions.
• Retail exposures increase of € 0.3 bn driven by new business exceeding redemptions.
• Central government and central banks exposures increased by € 0.3 bn.
• Institution exposures increased by € 0.3 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 | — | 387 | 67.75 % | 262 | 0.07 % | 1,323 | 45.19 % | | 23 | 8.65 % | 0 | — |
| | 0.00 to <0.10 | — | 387 | 67.75 % | 262 | 0.07 % | 1,323 | 45.19 % | | 23 | 8.65 % | 0 | — |
| | 0.10 to <0.15 | — | — | — % | — | — % | — | — % | | — | — % | — | — |
| | 0.15 to <0.25 | 2,351 | 14 | 43.52 % | 2,357 | 0.16 % | 18,664 | 30.19 % | | 253 | 10.73 % | 1 | (1) |
| | 0.25 to <0.50 | 10,048 | 228 | 72.82 % | 10,214 | 0.35 % | 67,046 | 33.61 % | | 2,172 | 21.26 % | 12 | (3) |
| | 0.50 to <0.75 | 3,168 | 10 | 85.29 % | 3,177 | 0.71 % | 20,873 | 32.11 % | | 1,077 | 33.91 % | 7 | (1) |
| | 0.75 to <2.50 | 2,250 | 167 | 74.75 % | 2,375 | 1.58 % | 14,995 | 32.13 % | | 1,333 | 56.11 % | 12 | (6) |
| | 0.75 to <1.75 | 1,314 | 119 | 74.30 % | 1,403 | 1.16 % | 8,916 | 32.66 % | | 668 | 47.65 % | 5 | (1) |
| | 1.75 to <2.5 | 936 | 47 | 75.89 % | 972 | 2.18 % | 6,079 | 31.36 % | | 664 | 68.33 % | 7 | (5) |
| | 2.50 to <10.00 | 696 | 26 | 72.04 % | 714 | 6.42 % | 5,412 | 29.74 % | | 823 | 115.22 % | 14 | (17) |
| | 2.5 to <5 | 388 | 20 | 72.37 % | 402 | 4.64 % | 2,963 | 29.87 % | | 403 | 100.26 % | 6 | (6) |
| | 5 to <10 | 308 | 6 | 70.99 % | 313 | 8.71 % | 2,449 | 29.57 % | | 420 | 134.45 % | 8 | (11) |
| | 10.00 to <100.00 | 214 | 3 | 83.23 % | 216 | 24.12 % | 1,683 | 28.30 % | | 369 | 170.87 % | 15 | (10) |
| | 10 to <20 | 27 | 2 | 73.65 % | 28 | 14.11 % | 240 | 28.96 % | | 44 | 158.01 % | 1 | (1) |
| | 20 to <30 | 178 | 1 | 99.72 % | 179 | 24.65 % | 1,352 | 28.31 % | | 311 | 174.00 % | 12 | (8) |
| | 30.00 to <100.00 | 9 | 0 | 100.00 % | 9 | 44.15 % | 91 | 26.22 % | | 14 | 149.75 % | 1 | (1) |
| | 100.00 (Default) | 248 | 2 | 95.38 % | 250 | 100.00 % | 2,219 | 50.42 % | | 486 | 194.33 % | 87 | (83) |
| Subtotal (exposure class) | | 18,975 | 837 | 70.58 % | 19,565 | 2.29 % | 132,215 | 32.95 % | | 6,536 | 33.40 % | 148 | (121) |
| **Total (all exposures classes)** | | 18,975 | 837 | 70.58 % | 19,565 | 2.29 % | 132,215 | 32.95 % | | 6,536 | 33.40 % | 148 | (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 | 8,256 | — | — % | 8,256 | 0.01 % | 48 | 45.00 % | 2.5 | 517 | 6.26 % | 0 | (1) |
| | 0.00 to <0.10 | 8,256 | — | — % | 8,256 | 0.01 % | 48 | 45.00 % | 2.5 | 517 | 6.26 % | 0 | (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) | | 8,256 | — | — % | 8,256 | 0.01 % | 48 | 45.00 % | 2.5 | 517 | 6.26 % | 0 | (1) |
| **Institutions without own estimates** | | | | | | | | | | | | | |
| | 0.00 to <0.15 | 6,667 | 113 | — % | 6,667 | 0.08 % | 140 | 21.76 % | 2.5 | 1,343 | 20.15 % | 1 | (1) |
| | 0.00 to <0.10 | 3,234 | 31 | — % | 3,234 | 0.04 % | 35 | 15.96 % | 2.5 | 314 | 9.71 % | 0 | 0 |
| | 0.10 to <0.15 | 3,433 | 82 | — % | 3,433 | 0.12 % | 105 | 27.23 % | 2.5 | 1,029 | 29.99 % | 1 | (1) |
| | 0.15 to <0.25 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 0.25 to <0.50 | 218 | 8 | — % | 218 | 0.35 % | 24 | 37.71 % | 2.5 | 163 | 74.62 % | 0 | 0 |
| | 0.50 to <0.75 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 0.75 to <2.50 | 3 | 0 | — % | 3 | 0.99 % | 4 | 45.00 % | 2.5 | 3 | 136.23 % | 0 | — |
| | 0.75 to <1.75 | 3 | 0 | — % | 3 | 0.99 % | 4 | 45.00 % | 2.5 | 3 | 136.23 % | 0 | — |
| | 1.75 to <2.5 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 2.50 to <10.00 | 0 | — | — % | 0 | 4.38 % | 1 | 45.00 % | 2.5 | 0 | 167.10 % | 0 | — |

| | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2.5 to <5 | 0 | — | — % | 0 | 4.38 % | 1 | 45.00 % | 2.5 | 0 | 167.10 % | 0 | — |
| | 5 to <10 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 10.00 to <100.00 | 0 | — | — % | 0 | 11.12 % | 1 | 45.00 % | 2.5 | 0 | 271.83 % | 0 | — |
| | 10 to <20 | 0 | — | — % | 0 | 11.12 % | 1 | 45.00 % | 2.5 | 0 | 271.83 % | 0 | — |
| | 20 to <30 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 30.00 to <100.00 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 100.00 (Default) | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| Subtotal (exposure class) | | 6,887 | 121 | — % | 6,887 | 0.09 % | 170 | 22.28 % | 2.5 | 1,510 | 21.92 % | 2 | (1) |
| **Corporates - SME without own estimates** | | | | | | | | | | | | | |
| | 0.00 to <0.15 | 1 | 2 | — % | 1 | 0.10 % | 3 | 45.00 % | 2.5 | 0 | 45.00 % | 0 | 0 |
| | 0.00 to <0.10 | — | 2 | — % | — | — % | 1 | — % | — | — | — % | — | 0 |
| | 0.10 to <0.15 | 1 | — | — % | 1 | 0.10 % | 2 | 45.00 % | 2.5 | 0 | 45.00 % | 0 | 0 |
| | 0.15 to <0.25 | 11 | 1 | 11.61 % | 11 | 0.18 % | 2 | 45.00 % | 2.5 | 7 | 62.73 % | 0 | (2) |
| | 0.25 to <0.50 | 26 | 209 | 3.72 % | 33 | 0.32 % | 34 | 45.00 % | 2.5 | 27 | 81.60 % | 0 | 0 |
| | 0.50 to <0.75 | 72 | 7 | 41.18 % | 75 | 0.58 % | 17 | 45.00 % | 2.5 | 81 | 108.45 % | 0 | (1) |
| | 0.75 to <2.50 | 1,022 | 445 | 22.36 % | 1,121 | 1.52 % | 1,748 | 44.92 % | 2.5 | 1,042 | 92.92 % | 13 | (9) |
| | 0.75 to <1.75 | 558 | 231 | 27.63 % | 622 | 1.10 % | 778 | 44.86 % | 2.5 | 583 | 93.75 % | 6 | (3) |
| | 1.75 to <2.5 | 464 | 214 | 16.66 % | 500 | 2.03 % | 970 | 44.99 % | 2.5 | 459 | 91.88 % | 7 | (7) |
| | 2.50 to <10.00 | 591 | 117 | 25.09 % | 620 | 4.70 % | 965 | 44.31 % | 2.5 | 781 | 125.92 % | 24 | (35) |
| | 2.5 to <5 | 309 | 77 | 28.27 % | 331 | 3.36 % | 522 | 43.71 % | 2.5 | 366 | 110.60 % | 10 | (19) |
| | 5 to <10 | 281 | 40 | 18.88 % | 289 | 6.25 % | 443 | 45.00 % | 2.5 | 414 | 143.49 % | 14 | (16) |
| | 10.00 to <100.00 | 120 | 13 | 20.47 % | 123 | 19.09 % | 145 | 45.00 % | 2.5 | 195 | 158.90 % | 11 | (17) |
| | 10 to <20 | 90 | 10 | 20.14 % | 92 | 12.91 % | 110 | 45.00 % | 2.5 | 139 | 152.27 % | 6 | (13) |
| | 20 to <30 | 21 | 1 | 6.57 % | 21 | 28.52 % | 16 | 45.00 % | 2.5 | 40 | 193.70 % | 3 | (2) |
| | 30.00 to <100.00 | 10 | 3 | 24.94 % | 11 | 53.95 % | 19 | 45.00 % | 2.5 | 16 | 148.31 % | 3 | (2) |
| | 100.00 (Default) | 121 | 14 | 24.94 % | 124 | 100.00 % | 219 | 45.00 % | 2.5 | — | — % | 56 | (37) |
| Subtotal (exposure class) | | 1,963 | 808 | 18.06 % | 2,109 | 9.23 % | 3,133 | 44.75 % | 2.5 | 2,134 | 101.18 % | 105 | (101) |
| **Corporates - Specialised Lending without own estimates** | | | | | | | | | | | | | |
| | 0.00 to <0.15 | 77 | 59 | 67.60 % | 117 | 0.10 % | 4 | 49.48 % | 2.5 | 39 | 33.59 % | 0 | 0 |
| | 0.00 to <0.10 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 0.10 to <0.15 | 77 | 59 | 67.60 % | 117 | 0.10 % | 4 | 49.48 % | 2.5 | 39 | 33.59 % | 0 | 0 |
| | 0.15 to <0.25 | 333 | 90 | 81.74 % | 407 | 0.20 % | 12 | 48.77 % | 2.5 | 182 | 44.65 % | 0 | (1) |
| | 0.25 to <0.50 | 1,212 | 318 | 74.11 % | 1,447 | 0.33 % | 40 | 50.86 % | 2.5 | 955 | 65.98 % | 3 | (4) |
| | 0.50 to <0.75 | 584 | 239 | 74.03 % | 761 | 0.58 % | 23 | 51.62 % | 2.5 | 666 | 87.54 % | 3 | (7) |
| | 0.75 to <2.50 | 355 | 99 | 70.53 % | 425 | 0.85 % | 11 | 45.98 % | 2.5 | 382 | 89.80 % | 2 | (1) |
| | 0.75 to <1.75 | 355 | 99 | 70.53 % | 425 | 0.85 % | 11 | 45.98 % | 2.5 | 382 | 89.80 % | 2 | (1) |
| | 1.75 to <2.5 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 2.50 to <10.00 | 83 | 2 | 75.00 % | 85 | 4.28 % | 2 | 54.60 % | 2.5 | 183 | 215.58 % | 2 | 0 |
| | 2.5 to <5 | 27 | — | — % | 27 | 2.75 % | 1 | 75.00 % | 2.5 | 73 | 266.93 % | 1 | 0 |
| | 5 to <10 | 56 | 2 | 75.00 % | 58 | 5.00 % | 1 | 45.00 % | 2.5 | 111 | 191.41 % | 1 | 0 |
| | 10.00 to <100.00 | 12 | 6 | 100.00 % | 17 | 50.00 % | 1 | 45.00 % | 2.5 | 31 | 178.41 % | 4 | (2) |
| | 10 to <20 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 20 to <30 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 30.00 to <100.00 | 12 | 6 | 100.00 % | 17 | 50.00 % | 1 | 45.00 % | 2.5 | 31 | 178.41 % | 4 | (2) |
| | 100.00 (Default) | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| Subtotal (exposure class) | | 2,656 | 813 | 74.20 % | 3,259 | 0.80 % | 93 | 50.16 % | 2.5 | 2,438 | 74.80 % | 14 | (16) |
| **Corporates - Other without own estimates** | | | | | | | | | | | | | |
| | 0.00 to <0.15 | 1,957 | 1,525 | 59.44 % | 2,863 | 0.07 % | 130 | 44.47 % | 2.5 | 1,686 | 58.89 % | 1 | (8) |
| | 0.00 to <0.10 | 828 | 775 | 61.72 % | 1,307 | 0.04 % | 47 | 44.60 % | 2.5 | 554 | 42.38 % | 0 | (2) |
| | 0.10 to <0.15 | 1,129 | 750 | 57.08 % | 1,557 | 0.10 % | 83 | 44.35 % | 2.5 | 1,132 | 72.74 % | 1 | (5) |
| | 0.15 to <0.25 | 1,259 | 449 | 68.18 % | 1,565 | 0.18 % | 53 | 42.69 % | 2.5 | 1,214 | 77.56 % | 2 | (7) |
| | 0.25 to <0.50 | 2,494 | 1,049 | 61.98 % | 3,145 | 0.32 % | 201 | 46.25 % | 2.5 | 3,009 | 95.69 % | 6 | (23) |
| | 0.50 to <0.75 | 1,593 | 386 | 71.42 % | 1,869 | 0.58 % | 106 | 44.74 % | 2.5 | 2,131 | 114.02 % | 6 | (64) |
| | 0.75 to <2.50 | 1,477 | 443 | 53.08 % | 1,712 | 1.32 % | 217 | 43.15 % | 2.5 | 2,217 | 129.55 % | 14 | (48) |
| | 0.75 to <1.75 | 956 | 327 | 53.13 % | 1,130 | 0.99 % | 151 | 44.68 % | 2.5 | 1,469 | 130.05 % | 8 | (21) |
| | 1.75 to <2.5 | 520 | 116 | 52.96 % | 582 | 1.97 % | 66 | 40.16 % | 2.5 | 748 | 128.58 % | 7 | (27) |
| | 2.50 to <10.00 | 120 | 54 | 52.27 % | 149 | 3.66 % | 108 | 44.83 % | 2.5 | 240 | 161.06 % | 5 | (17) |
| | 2.5 to <5 | 102 | 44 | 60.23 % | 129 | 3.33 % | 48 | 45.00 % | 2.5 | 202 | 156.81 % | 4 | (16) |
| | 5 to <10 | 18 | 10 | 17.11 % | 20 | 5.80 % | 60 | 43.72 % | 2.5 | 37 | 188.65 % | 1 | (1) |
| | 10.00 to <100.00 | 25 | 13 | 73.80 % | 35 | 19.86 % | 12 | 43.98 % | 2.5 | 82 | 236.77 % | 3 | (4) |
| | 10 to <20 | 14 | 12 | 75.16 % | 23 | 15.15 % | 9 | 45.00 % | 2.5 | 63 | 275.42 % | 2 | (1) |
| | 20 to <30 | 12 | 1 | 52.92 % | 12 | 28.90 % | 3 | 42.02 % | 2.5 | 19 | 162.70 % | 2 | (3) |
| | 30.00 to <100.00 | — | — | — % | — | — % | — | — % | — | — | — % | — | — |
| | 100.00 (Default) | 107 | 11 | 6.84 % | 108 | 100.00 % | 38 | 41.91 % | 2.5 | — | — % | 45 | (50) |
| Subtotal (exposure class) | | 9,033 | 3,930 | 61.38 % | 11,445 | 1.48 % | 865 | 44.54 % | 2.5 | 10,580 | 92.44 % | 82 | (221) |
| **Total (all exposures classes)** | | **28,795** | **5,671** | **55.74 %** | **31,956** | **1.24 %** | **4,309** | **40.45 %** | **2.5** | **17,178** | **53.75 %** | **203** | **(340)** |

## 26: 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** | **17,178** | **17,178** |
| 2 | Central governments and central banks | 517 | 517 |
| 3 | Institutions | 1,510 | 1,510 |
| *4* | Corporates | 15,151 | 15,151 |
| *4.1* | *of which Corporates - SMEs* | 2,134 | 2,134 |
| *4.2* | *of which Corporates - Specialised lending* | 2,438 | 2,438 |
| 5 | **Exposures under A-IRB** | **6,536** | **6,536** |
| 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 | 6,536 | 6,536 |
| *9.1* | *of which Retail – SMEs - Secured by immovable property collateral* | — | — |
| *9.2* | *of which Retail – non-SMEs - Secured by immovable property collateral* | 6,536 | 6,536 |
| *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)** | **23,713** | **23,713** |

### 27: 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 | 19,565 | — | 99.06 % | 99.06 % | — | — | — | — | — | — | — | — | 6,536 | 6,536 |
| *4.1* | *Of which Retail – Immovable property SMEs* | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| *4.2* | *Of which Retail – Immovable property non-SMEs* | 19,565 | — | 99.06 % | 99.06 % | — | — | — | — | — | — | — | — | 6,536 | 6,536 |
| *4.3* | *Of which Retail – Qualifying revolving* | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| *4.4* | *Of which Retail – Other SMEs* | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| *4.5* | *Of which Retail – Other non-SMEs* | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Total | 19,565 | — | 99.06 % | 99.06 % | — | — | — | — | — | — | — | — | 6,536 | 6,536 |

| 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 | 8,256 | — | — | — | — | — | | — | — | — | — | — | 501 | 517 |
| 2 | Institutions | 6,887 | — | — | — | — | — | | — | — | — | 3.48 % | — | 1,523 | 1,510 |
| 3 | Corporates | 16,813 | — | 7.15 % | 7.15 % | — | — | | — | — | — | 0.72 % | — | 15,154 | 15,151 |
| 3.1 | *Of which Corporates – SMEs* | 2,109 | — | 2.50 % | 2.50 % | — | — | | — | — | — | 5.29 % | — | 2,136 | 2,134 |
| 3.2 | *Of which Corporates – Specialised lending* | 3,259 | — | — | — | — | — | | — | — | — | — | — | 2,438 | 2,438 |
| 3.3 | *Of which Corporates – Other* | 11,445 | — | 10.04 % | 10.04 % | — | — | | — | — | — | 0.08 % | — | 10,580 | 10,580 |
| 4 | Total | 31,956 | — | 3.76 % | 3.76 % | — | — | | — | — | — | 1.13 % | — | 17,178 | 17,178 |

## 28: Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

As per Article 438 point (h) the template below analyses the movements in risk weighted exposure amounts under the IRB approach within the period. This template excludes counterparty credit risk of € 0.7 bn (March 24: € 0.7 bn).

Main movements between March to June 2024 are as follows:

- Asset size decrease driven primarily by exposures moving to standardised portfolio (High Risk) from corporate IRB portfolio.
- Asset quality impact during the quarter was mainly driven by grade migration within the corporate portfolios.
- Model updates mainly relate to the deployment of redeveloped IRB mortgage and SME models.
- Foreign exchange movement increased due to weakening EUR against USD and GBP.

| | | Risk weighted exposure amount | | | |
|---|---|---|---|---|---|
| | | a | b | c | d |
| | | 30/06/2024 | 31/03/2024 | 31/12/2023 | 30/09/2023 |
| 1 | **Risk weighted exposure amount as at the end of the previous reporting period** | **24,534** | **23,797** | **23,576** | **23,246** |
| 2 | Asset size (+/-) | (984) | 452 | 441 | 130 |
| 3 | Asset quality (+/-) | 28 | 10 | (92) | 137 |
| 4 | Model updates (+/-) | 79 | 175 | — | — |
| 5 | Methodology and policy (+/-) | — | — | — | — |
| 6 | Acquisitions and disposals (+/-) | — | — | — | — |
| 7 | Foreign exchange movements (+/-) | 62 | 100 | (129) | 64 |
| 8 | Other (+/-) | — | — | — | — |
| 9 | **Risk weighted exposure amount as at the end of the reporting period** | **23,718** | **24,534** | **23,797** | **23,576** |

## Chapter 10. Disclosure of exposures to counterparty credit risk

## 29: 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 2024 this was € 4.0 bn.

Decrease in RWEA between December 2023 to June 2024 is mainly due to a decrease in replacement cost for derivatives and a decrease 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) | 96 | 177 | | 1.4 | 656 | 383 | 378 | 289 |
| 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) | | | | | 13,354 | 13,451 | 13,451 | 553 |
| 5 | VaR for SFTs | | | | | — | — | — | — |
| **6** | **Total** | | | | | **14,010** | **13,834** | **13,829** | **842** |

## 30: 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.

Decrease in RWEA between December 2003 to June 2024 primarily due to decreased exposure at default.

| | | 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 | 161 | 56 |
| 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** | 161 | 56 |

[1]AIB does not use Advanced method or Alternative approach

## 31: 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 2023 to June 2024 are as follows:

• An increasing volume of activity with Qualifying Central Counterparty (QCCPs).
• A decrease 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 | — | 2,254 | — | — | — | — | — | — | — | — | — | 2,254 |
| 7 | Corporates | — | — | — | — | — | — | — | — | 158 | — | — | 158 |
| 8 | Retail | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Institutions and corporates with a short-term credit assessment | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Other items | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | **Total exposure value** | **—** | **2,254** | **—** | **—** | **—** | **—** | **—** | **—** | **158** | **—** | **—** | **2,412** |

## 32: 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 2023 to June 2024 are as follows:

- Decreases in exposure values of SFTs and derivatives.
- Decreases in RWEAs of SFTs and derivatives.

| | | 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 | 13,373 | 0.12 % | 62 | 7.09 % | 1 | 604 | 4.52 % |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | 236 | 0.35 % | 8 | 9.59 % | 1 | 35 | 14.94 % |
| 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)) | 13,609 | 0.12 % | 70 | 7.13 % | 1 | 639 | 4.70 % |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | PD scale | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA | Density of risk weighted exposure amount |
| Corporates (F-IRB) SME | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | 0 | 0.32 % | 2 | 45.00 % | 3 | 0 | 85.45 % |
| 4 | 0.50 to <0.75 | 0 | 0.58 % | 4 | 45.00 % | 3 | 0 | 112.47 % |
| 5 | 0.75 to <2.50 | — | — % | — | — % | — | — | — % |
| 6 | 2.50 to <10.00 | — | — % | — | — % | — | — | — % |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| | Sub-total (Corporates (F-IRB) SME) | 0 | 0.45 % | 6 | 45.00 % | 3 | 0 | 98.70 % |

| | | 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 | 4 | 0.10 % | 3 | 45.00 % | 2 | 2 | 37.88 % |
| 2 | 0.15 to <0.25 | 2 | 0.20 % | 2 | 45.00 % | 3 | 1 | 47.18 % |
| 3 | 0.25 to <0.50 | 11 | 0.33 % | 16 | 45.00 % | 3 | 7 | 69.43 % |
| 4 | 0.50 to <0.75 | 5 | 0.57 % | 8 | 45.00 % | 3 | 4 | 91.39 % |
| 5 | 0.75 to <2.50 | 0 | 0.81 % | 2 | 45.00 % | 3 | 0 | 108.66 % |
| 6 | 2.50 to <10.00 | — | — | 1 | — | 3 | — | 191.41 % |
| 7 | 10.00 to <100.00 | 0 | 50.00 % | 1 | 45.00 % | 3 | 0 | 278.28 % |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| | Sub-total (Corporates (F-IRB) Specialised Lending) | 23 | 0.51 % | 33 | 45.00 % | 3 | 16 | 67.74 % |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | PD scale | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA | Density of risk weighted exposure amount |
| Corporates (F-IRB) Other | | | | | | | | |
| 1 | 0.00 to <0.15 | 14 | 0.06 % | 22 | 45.00 % | 3 | 4 | 30.50 % |
| 2 | 0.15 to <0.25 | 0 | 0.18 % | 5 | 45.00 % | 3 | 0 | 62.73 % |
| 3 | 0.25 to <0.50 | 11 | 0.32 % | 19 | 45.00 % | 2 | 10 | 85.45 % |
| 4 | 0.50 to <0.75 | 12 | 0.58 % | 7 | 45.00 % | 3 | 14 | 112.47 % |
| 5 | 0.75 to <2.50 | 0 | 1.04 % | 1 | 45.00 % | 3 | 0 | 141.60 % |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| | Sub-total (Corporates (F-IRB) Other) | 38 | 0.31 % | 54 | 45.00 % | 3 | 28 | 74.25 % |

| | | a | b | c | d | e | f | g |
|---|---|---|---|---|---|---|---|---|
| | PD scale | Exposure value | Exposure weighted average PD (%) | Number of obligors | Exposure weighted average LGD (%) | Exposure weighted average maturity (years) | RWEA | Density of risk weighted exposure amount |
| Retail (A-IRB) | | | | | | | | |
| 1 | 0.00 to <0.15 | — | — | — | — | — | — | — |
| 2 | 0.15 to <0.25 | — | — | — | — | — | — | — |
| 3 | 0.25 to <0.50 | — | — | — | — | — | — | — |
| 4 | 0.50 to <0.75 | — | — | — | — | — | — | — |
| 5 | 0.75 to <2.50 | — | — | — | — | — | — | — |
| 6 | 2.50 to <10.00 | — | — | — | — | — | — | — |
| 7 | 10.00 to <100.00 | — | — | — | — | — | — | — |
| 8 | 100.00 (Default) | — | — | — | — | — | — | — |
| | Sub-total (Retail (A-IRB)) | — | — | — | — | — | — | — |
| | **Total (all CCR relevant exposure classes)** | **13,670** | **0.13 %** | **163** | **7.30 %** | **1** | **683** | **5.00 %** |

## 33: 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 2023 to June 2024 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 | 324 | 7 | 57 | 40 | — | — | — | — |
| 2 | Cash – other currencies | 98 | — | 136 | 0 | — | — | — | — |
| 3 | Domestic sovereign debt | — | — | — | — | — | — | — | 1,906 |
| 4 | Other sovereign debt | — | — | — | — | — | 229 | — | 1,619 |
| 5 | Government agency debt | — | — | — | — | — | 480 | — | — |
| 6 | Corporate bonds | — | — | — | — | — | 4,144 | — | 188 |
| 7 | Equity securities | — | — | — | — | — | 2,885 | — | — |
| 8 | Other collateral | — | — | — | — | — | — | — | — |
| 9 | **Total** | **422** | **7** | **194** | **40** | **—** | **7,739** | **—** | **3,713** |

## 34: 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.

| | | 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) | (2) | — |

## 35: 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 2023 to June 2024 primarily due to increased replacement cost values with QCCPs.

| | | a | b |
|---|---|---|---|
| | | Exposure value | RWEA |
| **1** | **Exposures to QCCPs (total)** | | **45** |
| 2 | Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which | 2,254 | 45 |
| 3 | (i) OTC derivatives | 2,254 | 45 |
| 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

## 36: 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 2024.

The Group does not have asset-backed commercial paper ("ABCP") programmes within their traditional securitisations. Securitisations remained relatively static at € 2.4 bn.

| | | 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** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **—** | **106** | **2,258** | **—** | **2,364** |
| 2 | Retail (total) | — | — | — | — | — | — | — | — | — | — | — | 106 | 185 | — | 291 |
| 3 | residential mortgage | — | — | — | — | — | — | — | — | — | — | — | 106 | 185 | — | 291 |
| 4 | credit card | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | other retail exposures | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | re-securitisation | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 7 | Wholesale (total) | — | — | — | — | — | — | — | — | — | — | — | — | 2,073 | — | 2,073 |
| 8 | loans to corporates | — | — | — | — | — | — | — | — | — | — | — | — | 2,056 | — | 2,056 |
| 9 | commercial mortgage | — | — | — | — | — | — | — | — | — | — | — | — | 17 | — | 17 |
| 10 | lease and receivables | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | other wholesale | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 12 | re-securitisation | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

## 37: 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 2024.

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 2023 to June 2024.
There was no increase in RWEA as a result of credit under-performance in the securitisation portfolio.

| | | 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** | **1,823** | **—** | **101** | **440** | **—** | **—** | **541** | **1,823** | **—** | **—** | **669** | **268** | **—** | **—** | **54** | **21** | **—** |
| 2 | Traditional securitisation | 1,823 | — | 101 | 440 | — | — | 541 | 1,823 | — | — | 669 | 268 | — | — | 54 | 21 | — |
| 3 | Securitisation | 1,823 | — | 101 | 440 | — | — | 541 | 1,823 | — | — | 669 | 268 | — | — | 54 | 21 | — |
| 4 | Retail underlying | 291 | — | — | — | — | — | — | 291 | — | — | — | 38 | — | — | — | 3 | — |
| 5 | Of which STS | 106 | — | — | — | — | — | — | 106 | — | — | — | 11 | — | — | — | 1 | — |
| 6 | Wholesale | 1,532 | — | 101 | 440 | — | — | 541 | 1,532 | — | — | 669 | 230 | — | — | 54 | 18 | — |
| 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

## 38: 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 2023 and June 2024 is driven by the following increase in:

- Commodity risk RWEA of € 0.06 bn due to the new Virtual Power Purchase Agreement (VPPA).
- 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) | 372 |
| 2 | Equity risk (general and specific) | 49 |
| 3 | Foreign exchange risk | — |
| 4 | Commodity risk | 59 |
| | **Options** | |
| 5 | Simplified approach[1] | |
| 6 | Delta-plus approach | 6 |
| 7 | Scenario approach[2] | |
| 8 | Securitisation (specific risk)[3] | |
| 9 | **Total** | **486** |

[1] AIB does not have approval for the simplified approach.

[2] AIB does not use the scenario approach.

[3] 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

## 39: 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 change in the EVE impacts between December 2023 and June 2024 is due to a combination of continued migration of customer deposits to term product and decay in the fixed rate mortgage portfolio, both of which resulted in a reduction in the overall net asset position in the banking book. The Structural Hedging Programme ("SHP") swap portfolio was maintained at a constant volume throughout H1 2024 and had limited impact on the reduction in EVE exposure.
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. Over the period, the NII sensitivity benefit (parallel down), from increased volume of retail term deposits has been offset by an overall increase in customer deposits, which have funded loan growth, with the surplus placed at the Central Bank.

**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 | (1,298) | (1,450) | 740 | 727 |
| 2 | Parallel down | 471 | 501 | (839) | (825) |
| 3 | Steepener | (60) | (122) | | |
| 4 | Flattener | (202) | (202) | | |
| 5 | Short rates up | (584) | (616) | | |
| 6 | Short rates down | 242 | 217 | | |

**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 |
| | | 30/06/2024 | 31/12/2023 | 30/06/2024 | 31/12/2023 |
| | 99% 1 year shock | (921) | (834) | | |
| | Parallel 100bps shock up | | | 347 | 340 |
| | Parallel 100bps shock down | | | (385) | (381) |
| | Tier 1 capital | 10,659 | 10,981 | 10,659 | 10,981 |

**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 |
| | | 30/06/2024 | 31/12/2023 | 30/06/2024 | 31/12/2023 |
| 1 | Parallel shock up | (12.18)% | (13.21)% | 6.94 % | 6.62 % |
| 2 | Parallel shock down | 4.42 % | 4.57 % | (7.87)% | (7.52)% |
| 3 | Steepener (short rates down and long rates up) | (0.56)% | (1.11)% | | |
| 4 | Flattener (short rates up and long rates down) | (1.90)% | (1.84)% | | |
| 5 | Short rates up | (5.48)% | (5.61)% | | |
| 6 | Short rates down | 2.27 % | 1.98 % | | |

| Additional rate shocks | | Changes of the economic value of equity | | Changes of the net interest income | |
|---|---|---|---|---|---|
| | | Current period | Last period | Current period | Last period |
| | | 30/06/2024 | 31/12/2023 | 30/06/2024 | 31/12/2023 |
| | 99% 1 year shock | (8.64)% | (7.59)% | | |
| | Parallel 100bps shock up | | | 3.26 % | 3.10 % |
| | Parallel 100bps shock down | | | (3.61)% | (3.47)% |

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

## 40: 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>Sustainability is a key strategic objective of the Group and Sustainable Communities is one of the Group’s five Strategic Pillars. We have reviewed and evolved the AIB’s ESG strategy in line with the Group strategic ambition, best practice and aligned to requirements of the new Corporate Sustainability Reporting Directive (“CSRD”) as well as material topics identified through a stakeholder materiality assessment. Our three-pillar ESG strategy has evolved: Climate & Environmental Action, Societal & Workforce Progress, and Governance & Responsible Business. Funding renewable energy and infrastructure projects forms an important part of our strategy as well as ongoing education and support for our wider customer base. Our evolved sustainability strategy sharpens our focus across the Environmental, Social and Governance pillars and aligns strongly with our wider business strategy.<br><br>In July 2023, the Board approved Climate and Environmental (“C&E”) Risk as a new Principal Risk for the Group. This reflects its importance to the Group’s key strategic pillar, Sustainable Communities. This is in addition to its pervasiveness to other risks, increasing societal expectations as well as the need to adapt to the pace and volume of regulatory developments in this area. The Climate and Environmental Risk Framework and its supporting policy were approved in December 2023, which outlines the key requirements for the identification, assessment, and management of the risk.<br><br>The financial impacts of climate and environmental changes are considered through a detailed materiality assessment which is supported by various risk assessments. Risk assessments include stress testing, as well as portfolio alignment assessments. Areas for focus are identified through this materiality assessment. Our response is managed through our strategic and financial planning process through which business area are required to consider the impact on projected revenues, costs and margins associated with meeting these targets over the period of the plan and outlook to 2030. Secondly, within the European Central Bank (“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.<br><br>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, our new Climate Capital segment and the AIB UK, 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. 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 addition there is an increasing focus on environmental factors such as water and biodiversity.</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 has stated clear ambition for 70% of new lending to be green or in transition by 2030 and has a target to achieve Net Zero in financed emissions by 2040 for the lending portfolio (2050 including Agriculture).<br><br>Financed Emissions<br>In 2022, Financed Emission Targets were set for c. 75% of our 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, and as of 31 December 2022, this has increased to c. 76% of our group lending portfolio.<br>AIB set a baseline emission intensity/target coverage for residential mortgages of 40 $kgCO_2e/m^2$ and used the International Energy Agency ("IEA") 2021 NZE2050 1.5°C SDA Scenario to form the basis for the physical emissions intensity reduction of 58% required by 2030. Between 2021 and 2022, there has been a 5% reduction in emissions intensity, now standing at 38 $kgCO_2e/m^2$. Targets and baselines were set using Partnership for Carbon Accounting Financials ("PCAF") Greenhouse Gas ("GHG") guidance in relation to data.<br>AIB set a baseline emission intensity/target coverage for commercial real estate of 135 $kgCO_2e/m^2$ using the IEA 2021 NZE2050 1.5°C SDA Scenario. Between 2021 and 2022, there has been a 9.6% reduction in emissions intensity, which equates to an emissions intensity figure of 122 $kgCO_2e/m^2$.<br>Over the period to 2030 we expect to see a significant reduction in emissions intensity of 58% per $m^2$ for mortgages and 67% per $m^2$ for CRE at the Group level.<br>AIB's electricity generation portfolio had a very low emissions intensity relative to the global average for power (21 $gCO_2e/kWh$ vs. Global 463.7 $gCO_2e/kWh$ in 2021), given the high share of renewable energy assets such as offshore wind. As such, the Electricity Generation portfolio is already aligned to IEA Decarbonisation pathways that deliver a 1.5° outcome, therefore our target is to maintain the existing intensity. This maintenance target was validated by the SBTi which was a world first for the bank. AIB commits to maintain the existing FY21 baseline levels of 21$gCO_2e/kWh$ emission intensity of its electricity generation portfolio through 2030 by keeping the portfolio focused on renewable electricity generation projects.<br>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 our business planning process.<br><br>Transition & Physical Risk<br>The Group continues to be focused on flood risk as the most significant acute and chronic physical risk and has 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 our key property portfolios. Our approach is subject to further evolution based on industry developments and supervisory and regulatory expectations which continue to evolve over time. On the transition risk side, we require all new lending over £/€1m in high transition risk sectors to complete our ESG Questionnaire. In 2023 this amounted to 8% of all new lending.<br><br>Own operations<br>We have made significant progress in reducing our own carbon footprint, with a further 17% reduction in 2022 as confirmed at the end of 2023. From a Scope 1 and 2 perspective, AIB modelled two new targets, committing to reduce absolute Scope 1 GHG emissions by 34% by 2027 from a 2019 baseline year and to increase annual sourcing of renewable electricity to 100% by 2030. The two solar farms constructed in Co. Wexford by NTR as per our vCPPA in 2022 have been energised, ready to significantly contribute to the Group's power requirements. That is a significant step in reaching our ambition to be net zero in our own operations by 2030.<br><br>For more details on the Group's objectives, targets and limits to assess environmental risk please see the Climate and Environmental Action chapter of the Sustainability Report. |

| | | |
|---|---|---|
| (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 2024, AIB continued to deploy our Climate Action Fund by providing lending to energy efficient properties and renewable energy projects. The Group has continued to grow green lending, with € 2.1 bn in new green finance advanced in the year to 30th June 2024.<br><br>Over the next number of decades climate transition financing represents a significant growth opportunity as the global economy seeks to decarbonise and invest in green infrastructure. As a result, we have re-organised our business to create a new, dedicated Climate Capital segment, creating a step change in AIB’s ability to finance energy transition and ESG infrastructure and building on our strong track record in Energy, Climate Action and Infrastructure (“ECAI”) lending. Our new Climate Capital segment will maintain a global outlook, focusing on established renewables technology in the North America, UK and European markets. Recognising the scale of ambition, we are increasing our existing Climate Action Fund from € 10 bn (by end 2023) to a cumulative € 30 bn by 2030. This fund is an important statement of intent to the market and our customers. These funds will be made available for green and transition financing activities as defined within AIB’s Sustainable Lending Framework.<br><br>Over the short-term time horizon (0-3 years), across the Retail Banking, Capital Markets and UK segments of our business we intend to broaden our green product suite for personal, SME and corporate customers to include new lending opportunities and extend some of our current offerings in this space. An enhanced suite of green products will support our customers in their transition and also help to deliver our sustainability targets. Over the medium-term horizon (3-7 years) we will need to steadily increase new green and transition lending to reach the 70% target by 2030 by offering green finance propositions and products, and through improved data capture. Understanding our green and transition lending will support long-term management of climate related and credit risk in our lending portfolio and reduce risk of adverse selection.<br><br>For more information on AIB's responsible lending and investment please see the Sustainability Report. |

| | | |
|---|---|---|
| (d) | Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks | An ESG Questionnaire has been incorporated into the credit application process, for customers in high risk transition sectors on new lending over €/£ 1 m, which have been identified as carrying increased transitional environmental, social and governance related risk. An ESG sectoral heat-map is used to identify the high risk sectors in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward. The ESG questionnaire output is an additional factor for consideration in the credit decisioning process.<br><br>The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative environmental impacts associated with deforestation, nuclear power generation, natural gas fracking and the exploration, extraction or refining of oil or coal. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of their subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£ 300 k and who are relationship managed. Our policy was approved by our Board. The list of excluded activities is publicly available at www.aib.ie/sustainability.<br><br>The Group Project Finance Policy guides renewable energy lending assessments and decisions for long-term infrastructure, industrial projects and public services. Within credit assessment due diligence, assets that are likely to have significant effects on the environment by virtue of their size, nature or location must undergo an environmental impact assessment ("EIA"), which will have to be submitted to competent authorities when applying for project development. AIB may rely on analyses provided by external parties to support our assessment. Our policy was approved by our Group Credit Committee.<br><br>AIB's Responsible Supplier Code sets out our expectations of suppliers, and includes responsible and ethical behaviours we look for in the companies with whom we do business. Based on our Code of Conduct, the Responsible Supplier Code also references our Anti-Bribery and Corruption policy, Conflicts of Interests policy, Human Rights Commitment and our Speak-Up policy. We will only do business with suppliers that adhere to this Code; we require evidence that our suppliers have an ESG plan in place or are working towards putting one in place. Additionally, all successful suppliers are required to use the Supplier Financial Qualification System ("FSQS"), which is an on-line portal to submit information and compliance data about their organisation. AIB also encourage our suppliers to report their carbon emissions through the Carbon Disclosures Project.<br><br>Education is of central importance for both AIB colleagues and customers with a range of supports in place and/or under development including dedicated AIB Sustainability Champions throughout the Group, an in-house ESG research function, our regular customer publications, events and webinars and an enhanced advisory service offering via Goodbody. AIB facilitates ESG knowledge transfer to our SME customers through our support of programmes such as Enterprise Ireland's Plan it with Purpose and the Dublin Chamber Sustainability Academy, while also providing direct guidance to our wider customer base through the online AIB Green Living Hub, our Sector Sustainability Guides and informational webinars.<br><br>In 2023, AIB created a new Continuing Professional Development ("CPD") Certificate in 'Understanding ESG for Business Customers' in association with the Institute of Bankers ("IOB"). The purpose of this training is to empower our colleagues to take action and build on their ESG knowledge. The course covers ESG trends for businesses and provides an overview of the landscape domestically and internationally. It provides an overview of the Sustainable Development Goals ("SDGs") and outlines how SDG's may be used to shape a business strategy. The training also provides further insights on how ESG considerations may differ across key sectors such as Agriculture, Manufacturing, Energy, Transport, Property, Hotel and Leisure and Healthcare and provides best practices on how business owners can approach E, S and G issues within their own sectors. Course participants are empowered with information on how a business can initiate a climate action plan. Along with international standards for carbon footprinting, the training covers how a customer may conduct a materiality assessment to support and prioritise key sustainability topics for action, and includes a framework for businesses to structure sustainability efforts and the must-haves in a successful sustainability transformation approach. |

| | 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 AIB Group Board is responsible for approving the Group's strategy and the financial and investment plans which includes the consideration of ESG and climate factors. The Board is responsible for the approval of the Detailed Sustainability Report ("DSR") and considers and monitors performance against the sustainability targets for the Group. It ensures that an appropriate system of internal controls is maintained and established 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 updates on both green bond and social bond transactions.<br><br>The Group uses a comprehensive risk management approach across all risk types. This is outlined in the Group's risk management framework, including the key practices that are implemented in managing risks, both financial and non-financial. The framework is reviewed, updated and approved by the Board at least annually to reflect any changes to the Group's business or consideration of external regulations, corporate governance requirements and industry best practice. The Group's independent Risk function designs and maintains the framework. The Risk function is led by the Chief Risk Officer who provides oversight and monitoring of all risk management activities.<br><br>As mentioned in 1(a) the Board approved C&E Risk as a new Principal Risk for the Group in 2023. The Group continued to embed the risk management of C&E during 2023 through enhancements to the Group's ESG Sectorial Risk Heatmap, Physical Risk Heatmap and Stress Testing Framework including the development of transition risk and physical risk models, and the incorporation of environmental sector specific considerations within the Group's credit risk policies. Two additional risk appetite statement metrics have been developed and approved for 2024. |
| (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 the short, medium and long term effects of ESG risks. 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.<br><br>First Line of Defence ("1LOD")<br>All first line management and staff are responsible and accountable for adherence to the C&E Framework & Policy 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 & Strategy 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.<br><br>Second Line of Defence ("2LOD")<br>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.<br><br>Third Line of Defence ("3LOD")<br>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 the application of the C&E Framework & Policy. |

| | | |
|---|---|---|
| (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 | AIB's Board of Directors has established a number of Board and Board Advisory Committees to assist in in the discharge of its duties, and part of their role is to oversee and challenge the Group's sustainability strategy and performance while the Board retains ultimate responsibility, ensuring a robust approach.<br><br>Sustainable Business Advisory Committee ("SBAC")<br>In fulfilling its advisory role, the SBAC supports the Board in overseeing the Group's performance as a sustainable business and delivery of AIB's sustainability strategy in accordance with the approved Group Strategy and Financial Plan and maintaining and safeguarding the Group's social licence to operate.<br><br>Board Risk Committee ("BRC")<br>The 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 and Environmental Risk, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards. The BRC approves the Climate and Environmental Risk Framework which together with the Climate and Environmental policy outline the key requirements for the identification, assessment, and management of Climate and Environmental Risk and work continues to integrate and embed this new material risk into our key risk activities.<br><br>Board Audit Committee ("BAC")<br>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. It also manages the effectiveness of the Group's internal control, risk management, and accounting and financial reporting systems, our whistleblower champion process, and the performance of internal and external auditors. Regarding nonfinancial disclosures, the Committee has oversight responsibility for all ESG reporting contained within the Annual Financial Report and the bi-annual Pillar 3 disclosures. In discharging this responsibility, the BAC reviews a number of key artefacts relating to the implementation of new ESG reporting directives, internal and external assurance activity, supporting control frameworks, and the basis of preparation of disclosures.<br><br>Executive Committee ("ExCo")<br>Our ExCo is the most senior management committee of the Group and is accountable to the Chief Executive Officer (CEO). Led by the CEO, the ExCo has primary authority and responsibility for the day-to-day operations of, the Group, excluding those matters that are reserved specifically for the Board, and operating within the financial and risk limits set by the Board. This includes ensuring an effective organisation structure, the selection, motivation and direction of Senior Management, the execution of the strategy agreed with the Board and for the operational management, compliance and performance of all of the Group's businesses.<br><br>Group Sustainability Committee ("GSC")<br>The GSC is a sub-committee of and comprises members of the ExCo in addition to some senior stakeholders from across the business. It is tasked with oversight of aspects of the Group's sustainable business strategy, including ESG activities, and how the Group responds to our ESG commitments. It makes recommendations to SBAC on matters requiring escalation, and interacts with GRC on relevant matters. It oversees the sustainability change agenda, including the effective fulfilment of strategic objectives and regulatory obligations, and data strategy as it relates to ESG disclosures. It reviews and assesses current and emerging ESG risks (interacting with GRC on relevant matters), maintains relationships with key sustainability and ESG stakeholders and ensures that the Group's portfolio of ESG products aligns to the ESG agenda and strategy. Additionally, GSC oversees internal and external communications with stakeholders regarding the Group's approach to ESG matters.<br><br>Group Risk Committee ("GRC")<br>The Group Risk Committee is the most senior management risk committee and is accountable to the Executive Committee to set policy and monitor all risk types across the Group to enable delivery of the Group's risk strategy. As part of discharging its overall responsibilities, GRC receives updates regarding the effectiveness of the Group's policies and programmes, which relate to identifying, managing and mitigating ESG risks, including Climate and Environmental Risk , in connection with the Group's operations, and ensuring compliance with regulatory requirements and industry standards. The Climate and Environmental policy is approved by the GRC.<br><br>Group Disclosure Committee ("GDC")<br>The GDC provides oversight of material Group disclosures and supports consistency of key messaging made to the public. From an ESG perspective, the Committee recommends the disclosures within the DSR for recommendation to SBAC for review, ahead of recommendation to the Board for approval. Additionally, GDC considers the clarity and consistency of the disclosure response, on the recommendation of GSC, of any new legal and regulatory requirements impacting Group disclosures relating to ESG matters. The Committee reviews and recommends the key judgements and estimates applied to ESG disclosures to BAC, following consideration by GSC. |

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| (h) | Lines of reporting and frequency of reporting relating to environmental risk | C&E risk is monitored through internal and external reporting across the Group. The primary internal risk report, the CRO report, dedicates a section to C&E risk providing the Group Risk Committee and the Board Risk Committee with relevant updates on the C&E risk profile. The profile encompasses the key developments around the risk, planned initiatives and reports on the performance against risk appetite.<br><br>The monitoring and reporting of the C&E quantitative ("RAS") metrics are conducted monthly. The escalation process, as stipulated under the RAS policy, is commenced in the event of a breach of either the RAS watch trigger or limit for any of the metrics. This ensures Board and Regulator notification within an approved timeframe, when appropriate.<br><br>C&E risk updates, RAS metrics and KRIs have been reported in the CRO Reports since November 2023. The KRI's remain under continual review and are extended as additional data becomes available. Similarly, the 2025 RAS metric proposal includes BRC and GRC RAS metrics to enhance our risk measurement and monitoring.<br><br>The Group has stated clear ambition for 70% of new lending to be green or in transition by 2030 and has a target to achieve Net Zero in financed emissions by 2040 for the lending portfolio (2050 including Agriculture). To support these net zero ambitions, the emissions of the Group's lending across Corporate Lending, Residential Property, Commercial Real Estate and Electricity Generation have been benchmarked and targets adopted.<br><br>Annual financed emission targets for 75% of the Group's lending portfolio (as at 31 December 2021), outlining what the Group needs to achieve by 2030 in terms of a reduction in emissions relating to its lending portfolio, have been adopted by the Board and externally validated by the Science Based Targets Initiative ("SBTi"). For each of the financed emissions targets, the key business actions that support these emission reductions have been identified and are incorporated into annual business planning process.<br><br>The Group actively monitors the progress of achieving the Board approved sustainability targets via the Climate Dashboard on a quarterly basis. The metrics contained in the dashboard are reported in the CRO report, to the Group Sustainability Committee ("GSC") and the Sustainable Business Advisory Committee ("SBAC"). |
| (i) | Alignment of the remuneration policy with institution's environmental risk-related objectives | In 2023, AIB established a variable remuneration scheme in 2023 which is based on company performance. Three of the six measures within this scheme flow from ESG targets and measurements in the Group Balanced Scorecard. 40% of the outturn of the variable remuneration is linked to these ESG measures with a specific target linked to Green Finance. Performance against the Group Balanced Scorecard is reviewed and challenged quarterly by ExCo and regularly by the Board. In addition, since 2021, senior executives have an ESG related performance goal, and a mandatory sustainability goal has been included in all employee performance reviews since 2022. |

| | Risk management | |
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| (j) | Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework | The Group's Material Risk Assessment ("MRA") identified C&E as a new principal risk for the Group and its licenced subsidiaries, approved by the Board in the second half of the 2023. The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's Risk Management Framework, taking into account the Group's strategic objectives, in addition to internal and external risk sources including climate related and environmental factors. The material risk assessment 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.<br>In December 2023, Board Risk Committee approved the Climate & Environmental (C&E) Risk Framework. It sets out the principles, roles and responsibilities, governance arrangements and processes for C&E risk management across the Group. The C&E Risk Framework sits within the overall group risk architecture and is one of the material risk frameworks supporting the Group's Risk Management Framework. The C&E Risk Framework is underpinned by the C&E Risk Policy (which was also approved in December), ensuring that the C&E risk is managed in line with the Group's overall purpose, the five key strategic pillars as well as the Group's strategic objectives. In line with the Group's Risk Management Framework RAS metrics and risk reporting were developed through 2023 and work continues on developing and embedding our approach. Additionally, a dedicated 2LOD Climate & Environment Risk team is in place in Enterprise Risk.<br><br>The C&E Risk Framework and underpinning C&E Risk Policy went live on 1 March 2024, for AIB Group plc. Three subsidiaries, AIB UK Plc, AIB MB and EBS have adopted the Framework and Policy.<br><br>Due to the pervasive nature of C&E risk and its impact on other principal risks, the C&E risk management aspects for these principal risks are incorporated within their relevant risk frameworks and policies, including environmental sector specific considerations within the Group's credit risk policies and regulatory related risks within the regulatory compliance policies. The ESG Framework, which was launched in December 2022, ensured that the Group's approach to the management of ESG was clearly defined and well understood, from the Board and down through all operations. In line with our continued progress, the ESG Framework has been retired over the course of 2024 and the agenda will be managed through the C&E Risk Framework and policy, as well as other existing Frameworks and governance structures in place.<br>The impact and likelihood of potential climate risks have been assessed in the short (<3 years), medium (>=3-10 years), and long-term (10+ years) time horizons. |

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| (k) | Definitions, methodologies and international standards on which the environmental risk management framework is based | Climate risk is defined as the potential negative impacts due to climate change on the Group. This includes risks posed by direct exposure to climate change, and indirect exposure through customers and suppliers. Climate Risk includes the impacts that the Group and its customers and suppliers have on the climate and the impact from the climate on the Group and its customers and suppliers.<br><br>Environmental risk is defined as the potential negative impact of the activities or actions of the Group, its customers or suppliers, directly or indirectly to the naturally occurring living and non-living components of the Earth, together constituting the biophysical environment. Changes in the state of nature (quality or quantity), may act as drivers on the Group's financial performance through risk events and could result in changes to the capacity of nature to provide social and economic functions.<br><br>Climate and Environmental Risk ("C&E Risk") can arise from:<br>• Physical risk: defined as the potential negative financial impact to the Group of a changing climate, including more frequent extreme weather events and gradual changes in climate, as well as environmental degradation, such as air, water and land pollution, water stress, biodiversity loss and deforestation. Physical risk is categorised as acute when it arises from extreme events including droughts, floods and storms, and chronic when it arises from progressive shifts, such as increasing temperatures, a rising sea-level, water stress, biodiversity loss, land use change, habitat destruction and resource scarcity. This can directly result in damage to property or reduced productivity, or indirectly lead to subsequent events, such as the disruption of the Group's supply chains.<br>• Transition risk: defined as the potential negative financial impact to the Group that can result, directly or indirectly, from the process of adjustment towards a lower-carbon and more environmentally sustainable economy. This could be triggered by the adoption of policies and legal requirements including regulations on products and services as well as policy support for low carbon alternatives. It encompasses the risks associated with implementing technological advancements to replace existing products with lower emission options as well as changes in market sentiment relating to customer demands and preferences.<br>• Liability Risk: Physical risk, transition risk and non-compliance of regulations could potentially lead to further financial exposures for the Group, stemming directly or indirectly from legal claims or regulatory enforcement.<br><br>As part of the regulation review eight regulations related to C&E risks were identified as being key or priority, noting that the below is not an exhaustive list of applicable regulation. These include the following regulations:<br>• ECB Guide on Climate and Environmental Related Risks<br>• EBA Report on management and supervision of ESG risks for credit institutions and investment firms<br>• EBA Guidelines on Loan Origination and Monitoring<br>• EBA Final Draft for implementing technical standards on prudential disclosures on ESG risks in accordance with Article 449a CRR<br>• PRA Supervisory Statement on enhancing banks' and insurers' approaches to managing the financial risks from climate change ("PRA SS3/19")<br>• Task Force on Climate related Financial Disclosures ("TCFD")<br>• Sustainable Finance Disclosures Regulation ("SFDR")<br>• ECB Guide on Climate-Related Stress Testing |

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| (l) | Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels | As outlined in (j) the Group undertake an annual MRA, identifying the Group's material risks in line with the Groups Risk Management Framework. The MRA is an annual top-down process, identifying the Group's material risks in line with the Group's Risk Management Framework, taking into account the Group's strategic objectives, in addition to internal and external risk sources including climate related and environmental factors. The material risk assessment 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. There are several factors assessed to determine the materiality of these impacts across the Group's material risks including reputation, regulatory, financial losses and impact on business objectives.<br><br>The Risk Control Assessment ("RCA") process is the detailed bottom-up risk assessment identifying the risks arising from the Group's processes and business activities. Climate and Environmental risk is also assessed within other risk management tools including the Physical Risk and ESG Sectoral Risk heatmaps. The Group uses these heatmaps to align its business practices with sustainable and environmentally standards and to identify the short (<3 years), medium (>=3-10 years), and long-term (10+ years) risks that are facing the Group.<br><br>As outlined in (d) an ESG Questionnaire has been incorporated into the credit application process for customers in high risk transition sector, on new lending over €/£1m, which have been identified as carrying increased transitional environmental, social and governance related risk. An ESG sectoral heat-map is used to identify the high risk sectors in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.<br><br>The management of climate and environmental risk is integrated into AIB's overall approach to risk management, as set out in the Risk Management section of the Annual Financial Report 2023.<br><br>In line with our Group strategy and to meet regulatory expectations on our sustainability practices, we at AIB Group continue to improve our reporting against the targets we have set across all elements of ESG as part of our strategic growth. Since 2016, we have engaged with our stakeholders to identify the issues that are material to them and have reported in line with those issues. In 2023, we carried out a 'double materiality' assessment in advance of the incoming Corporate Sustainability Reporting Directive ("CSRD"). The final results were then brought through –and challenged by – appropriate governance, culminating in review by the Sustainable Business Advisory Board ("SBAC"). For more information please refer to the Detailed Sustainability report. |

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| (m) | Activities, commitments and exposures contributing to mitigate environmental risks | AIB have set a new, stretching target for our Climate Action Fund, aiming to provide a total of €30bn to aid national and global efforts to realise a necessary lower-carbon economy by the end of 2030. We recognise we have a long-term role to play in providing the finance for Ireland's transition to a low-carbon economy. This fund is realised through the Group's various green products for personal, SME and corporate customers in Ireland, the UK and further afield, and focuses on energy, climate and infrastructure projects.<br><br>We want to encourage our customers to go green. As we aim to reach net zero across our customer portfolio, we can do this by providing a range of products and services that will enable our customers to reduce their own carbon emissions such as:<br>• providing finance to renewable energy generation through a multi-disciplinary Energy, Climate Action & Infrastructure team;<br>• providing finance for energy efficient homes, through Green Mortgage products supporting sector-specific initiatives to aid carbon transition, such as the Teagasc Signpost programme which is an advisory programme supporting climate and sustainability actions on farms. 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 ;<br>• providing finance for retrofitting less energy efficient homes through Green personal loan and a partnership with Electric Ireland superhomes;<br>• providing access to low-cost financing over longer terms to encourage the growth and resilience of enterprises and/or to invest in climate action and environmental measures designed to improve performance;<br>• supporting customers to move away from transport options reliant on fossil fuels.<br><br>For more information on these products and services please refer to the responsible lending and investment section of the Detailed Sustainability report.<br><br>Responsible Banking Initiatives<br>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 more information please refer to our UNEP FI PRB disclosures in the Sustainability report.<br><br>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).<br><br>Key progress during H1 2024 includes mobilisation of our new Climate Capital segment to provide finance for clean energy and other sustainable infrastructure, as well as the launch of our new Transition Finance Guidance to support the roll out of transition finance to our corporate customers. We have launched our sustainability advisory service, Goodbody Clearstream, to assist organisations to measure and implement best-in-class environmental and sustainable practices into their businesses, products and supply chains. |

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| (n) | Implementation of tools for identification, measurement and management of environmental risks | As outlined in (l) The Risk Control Assessment ("RCA") process is the detailed bottom-up risk assessment identifying the risks arising from the Group’s processes and business activities. The risks are recorded on SHIELD which is the Group’s governance, risk and compliance system. During 2023, SHIELD’s capability was enhanced to capture the environmental, social and governance ("ESG") risks, providing an understanding of the Group’s climate risk profile.<br>Climate and Environmental risk is also assessed within other risk management tools including the Physical Risk and ESG Sectoral Risk heatmaps. The Group uses these heatmaps to align its business practices with sustainable and environmentally standards and to identify the short (<3 years), medium (>=3-10 years), and long-term (10+ years) risks that are facing the Group.<br><br>Stress Testing<br>The impact of C&E risk is incorporated in the Group’s stress testing framework by conducting a comprehensive scenario analysis to evaluate the potential impact of various climate-related events on the Group’s portfolios, operations and overall financial position. Scenario testing enables the Group to assess the interconnectedness of risks, considering not only direct physical risks but transition risks arising from shifts in market dynamics, investor sentiment and regulatory landscapes. The Group participated in the ECB Climate Stress Tests in early 2022 where it was evident that the scale of the economic shocks applied were modest compared to Severe scenarios applied for ICAAP and ECL calculations, for those portfolios included in the test. In 2024, the Group is also participating in the European Banking Authority (“EBA”) “Fit-for-55” climate risk scenario analysis exercise, which aims to assess the resilience of the financial sector in line with the “Fit-for-55” EU plan for green transition.<br><br>The Business Model and Capital Adequacy Framework and the Stress Testing Policy were updated in 2022 to reflect the outcome of the Climate Stress Testing project. As such, these outcomes included changes to climate stress testing models, roles and responsibilities and governance requirements relating to climate stress testing across the Group. The Group’s Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing.<br><br>The climate stress testing approach and associated models consider the impact of physical and transition risks across a number of scenarios based on NGFS scenarios on the Group’s exposures. The initial scope of climate stress testing activities and climate modelling in the Group is primarily focused on the credit risk implications for the loan portfolio via both transition and physical risk. This is where the most material impact of climate stresses impacts the Group with the approach covering all customer loans and advances on the balance sheet.<br><br>The Group has identified that flooding is the most material physical risk to the Group. The Group is exposed to the risk that flooding will adversely affect the value of properties collateralising the Group’s lending. The Group’s physical risk model assess the potential impact of this risk. In 2023, the Group completed the development of an enhanced flood-risk model to support the quantification of flood-related risks. The newly developed model represents a significant step forward in terms of both granularity and flexibility relative to previous approaches which were based on the 2022 ECB Climate Stress test methodology.<br><br>As a first step, the new model locates individual properties and overlays a series of flood maps corresponding to river, coastal and surface water flood events. This is repeated for a range of return periods (1-in-20-year, 1-in-100 year) allowing for a probability distribution of flood levels to be calibrated for each property. The damage to each property for a given level of flooding is estimated based on building type and flood type. Estimates of rebuild costs and insurance coverage are overlaid to calculate the net cost of repair. Additional property price adjustments are applied to reflect the reduced desirability of properties that are prone to flooding. The model is used to determine both average and expected flood damage costs and the impact of hypothetical acute flood events. This approach can be applied to reflect current climate conditions or climate conditions as they are projected to be in the future under a range of science-based scenarios. The results of this model can be used to consider flood risk in the short, medium and long term.<br><br>The Group is exposed to risk through the potential negative impact on the credit worthiness of its customers associated with the uncertainties and challenges associated with a transition to a more sustainable low-carbon economy. The Group quantifies this potential impact using transition risk models with carbon emissions charges. from a bespoke series of scenarios. In 2023, the Group developed two new transition risk models, one for Retail (Mortgages) and one for Non-Retail. The newly developed models represent a significant step forward in terms of balance sheet coverage, risk groupings, data sources and macroeconomic scenarios relative to previous approaches based on the 2022 ECB Climate Stress test methodology. |

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| | | The Retail Model transition risk focused scenario focuses on the impacts of additional (hypothetical) carbon emissions charges. These additional costs affect customers by reducing affordability caused by additional carbon charges based on BER, and the corresponding correlation between the resultant reduction in affordability and default. The stress test output is an analysis of the potential impacts of this scenario to the mortgage book, where charges are applied based on the carbon emissions of homes.<br><br>The Non-Retail transition risk model proposes carbon emissions charges to other non-retail borrowers. This model assesses the impact of increased business costs due to rising carbon levies in a range of scenarios, and the concomitant impact on the ability of firms to service debt. Emissions intensity is forecast by NACE sector, aligned to the EBA climate stress test in 2022. Charges are applied in this model, based on the scope of carbon emissions of the NACE sector in which the borrower operates. A sub-section, covering Agricultural borrowers, is stressed separately, due to differences in cost structures in farms and SMEs. The data available regarding carbon emissions, and the measures borrowers can take to reduce the impact of the emissions tax, also differ for Agricultural borrowers versus Corporates and SMEs. The stress test output provides an analysis of the potential impacts of this scenario to the Non-Retail borrowers. At present, results from the transition risk models are considered in the short and medium term in line with the business plan. |
| (o) | Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile | The Group participated in the ECB Climate Stress Tests in early 2022 where it was evident that the scale of the economic shocks applied were modest compared to Severe scenarios applied for ICAAP and ECL calculations, for those portfolios included in the test. In 2024, the Group is also participating in the European Banking Authority (“EBA”) “Fit-for-55” climate risk scenario analysis exercise, which aims to assess the resilience of the financial sector in line with the “Fit-for-55” EU plan for green transition.<br><br>The Business Model and Capital Adequacy Framework and the Stress Testing Policy were updated in 2023 to reflect the outcome of the Climate Stress Testing project. As such, these outcomes included changes to climate stress testing models, roles and responsibilities and governance requirements relating to climate stress testing across the Group. The Group’s Stress Testing Policy sets out the key processes, governance arrangements and roles and responsibilities around stress testing.<br><br>The impact of climate risk was considered as part of the ECL governance process at 31 December 2023 and it was deemed that insufficient evidence of the likely loss impacts from climate events is available to adjust ECLs materially but that the Group’s approach to individual counterparty risk assessment adequately captures climate risk where appropriate. The impact of climate risk continues to be monitored in 2024 to ensure ECLs appropriately reflect latent risk from potentially emerging climate risks. |

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| (p) | Data availability, quality and accuracy, and efforts to improve these aspects | The Chief Sustainability & Strategy Officer has sponsored an ESG Transformation programme with focus on delivering an ESG Data Strategy and Data Infrastructure to support regulatory requirements, ESG disclosures, risk quantification exercises and mitigation & adaption measurement. The objectives of this Programme includes capture of additional data to be sourced, including relevant data collection from customers.<br><br>Effective ESG data capture processes will facilitate embedding of ESG considerations into business-as-usual. It will also enhance risk identification 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.<br><br>An on-going focus is placed on increasing the coverage of our loans secured on immovable property stock with building level geolocation data. For physical risk assessment, the majority of AIB's immovable property on which loans have been secured, have geolocation data available at building level. AIB have acquired flood risk assessment data, over a comprehensive suite of RCP's, return periods and flood depths. In conjunction with AIB's physical risk assessment models this enables precise physical risk assessment for flooding Geo-location data is also used as part of our Social Bond framework in conjunction with socio-economic data to determine eligibility criteria related to AIB lending for business's operating and generating employment in socially and economically disadvantaged locations.<br><br>For, transition risk measurement of property based lending, the Building Energy Rating (BER)/ Energy Performance Certificate (EPC) of a property is also an area of focus for increased coverage, as part of customer engagements at loan origination, case review's and product changes..<br>GHG emissions have been estimated in-line with the PCAF methodology, based on available counterparty revenue and asset data and in conjunction with 'GHG intensity by NACE' data from a 3rd Party provider with recognised industry expertise in Scope 1, 2 and 3 estimation. Coverage of counterparty GHG emission data is likely to increase as the scope of counterparties subject to CSRD increases. Our approach will continue to evolve in line with industry developments and is dependent on the availability of relevant external data.<br><br>In alignment with the Group's data management policy, AIB is continuing to enhance Data quality checks and controls for ESG Critical data. 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.<br>AIB acknowledge the importance of ESG data to inform reporting, support decision-making and enhance product development and is committed to evolving data capture and storage infrastructure to improve accessibility, meet regulatory obligations and integrate ESG data into existing business processes. This evolution will also ensure that the additional data made available through the adoption of Corporate Sustainability Reporting Directive (CSRD) disclosures can be leveraged across strategy, systems and processes. |
| (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 | Articulation of the Group's C&E risk appetite and tolerance is expressed through the qualitative statements about the nature and type of risk that the Group is willing to accept, and quantitative RAS metrics that define the range of acceptable risk. For 2024, there are seven C&E qualitative statements that help articulate appropriate areas of climate-related risk appetite. In addition the Group has approved two new quantitative C&E RAS metrics with escalation measures in place in case of breaching the relevant thresholds.<br><br>The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative environmental impacts associated with deforestation, nuclear power generation, natural gas fracking and the exploration, extraction or refining of oil or coal. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of their subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£ 300 k and who are relationship managed. Our policy was approved by our Board. The list of excluded activities is publicly available at www.aib.ie/sustainability. |

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| (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 | As outlined in (j) the Group undertake an annual MRA, identifying the Group’s material risks in line with the Groups Risk Management Framework. The impact and likelihood of potential climate risks have been assessed in the short (<3 years), medium (>=3-10 years), and long-term (10+ years) time horizons. There were several factors assessed to determine the materiality of these impacts across the Group’s material risks including reputation, regulatory, financial losses and impact on business objectives.<br><br>Due to the pervasive nature of C&E risk and its impact on other principal risks, the C&E risk management aspects for the principal risks are incorporated within the relevant risk frameworks and policies, including environmental sector specific considerations within the Group’s credit risk policies and regulatory related risks within the regulatory compliance policies.<br>In line with TCFD requirements the following principal risks have been identified as being impacted by climate-related risks (physical and transition risks):<br><br>Credit risk<br>There is a risk in the long term of a decrease in value of the properties collateralising the Group’s lending or that these properties become stranded assets as a result of physical risk, impacting the ability to dispose of assets which may result in increased loan defaults and losses. The Group utilises a physical risk heatmap to identify the primary physical risks it faces. Considerations in respect of the main physical risk identified from the heatmap is included in guidance for collateral valuation instructions, and in 2023 investment was made into a tool to assist identification of flood risk for new large commercial collateral property assets.<br><br>The challenges and uncertainties associated with the transition to a more sustainable and low-carbon economy can potentially impact the Group over the medium-long term if is exposed to customers in high and medium risk sectors as their creditworthiness may decline (e.g.by higher carbon taxes affecting costs etc). This is currently managed through the integration of C&E risk as a consideration within credit risk management policies and processes. For example the Group's ESG Questionnaire is incorporated into credit applications for customers in high C&E Risk transition sectors where new lending is over €/£ 1 m.<br><br>Liquidity and Funding risk<br>There is a risk of liquidity loss in the long term through deposit outflows or erosion of the liquidity buffer due to disruptions or damages to assets (including property) and businesses, impacting negatively on the Group’s liquidity and funding risk profile. To manage this liquidity and funding risk includes C&E risk considerations to ensure that that the liquidity and funding profile is appropriate for its asset mix and a sufficient liquid buffer of appropriate quality is provided to protect the Group from any liquidity stresses.<br><br>Operational risk<br>There is a risk in the long term of disruptions to the Group's operations, property damage, power outages and the impact of third party supply chain interruptions due to the increasing frequency and severity of extreme weather events. The management of C&E risk takes place via the oversight and assurance of third-party suppliers, continuity and operational resilience risk management as well as the protection of staff, customers, visitors, contractors, consultants, agents, third parties and assets (including property) in all its locations and operations. This ensures adherence to statutory obligations with respect to health and safety as well as security industry standards and practices. Additionally, from an environmental perspective consideration is given to operational risk arising from proximity to biodiversity sensitive locations.<br><br>For more detail on mapping of physical and transition risk across other AIB principal risks (conduct and culture risk, model risk, business model risk and regulatory compliance risk) please refer to the Risk Management section of the Annual Financial Report. |

## 41: 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 | |
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| | **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 | Sustainable Communities continues to be a foundational pillar of the Group strategy and aligns strongly with our wider business strategy. In 2023, AIB's ESG strategy has been reviewed and evolved in line with the Group strategic ambition, best practice and aligned to requirements of the new Corporate Sustainability Reporting Directive ("CSRD") as well as material topics identified through a stakeholder materiality assessment. Our three-pillar ESG strategy has evolved to Climate & Environmental Action, Societal & Workforce Progress, and Governance & Responsible Business.<br><br>Under Societal & Workforce progress the Group principle is to strive to make a positive economic contribution and to be a positive influence on society, improving the lives of people and their communities and helping to build a brighter and fairer future. The Group will seek to:<br>• Continue to proactively contribute to a robust and sustainable future economy and society.<br>• Put our customers first, always treating them fairly and with respect.<br>• Empower own workforce and foster a safe, inclusive and supportive work environment.<br>• Positively support sustainable communities and local initiatives.<br><br>Progressing the sustainability agenda is a strategic priority for AIB and is a core tenant of the corporate strategy. We have placed sustainability at the heart of our business, embedding it into our everyday, including our engagement with our customers. Our strategic focus on climate and housing is consistent with the 2023 Materiality Exercise. The focus on these two areas was reinforced through our assessment using the UNEP FI Portfolio Impact Analysis Tool, where we found Climate had also been identified as a Level 3 national need in Ireland, while Housing was identified as a Level 2 national need.<br><br>For more information please refer to the Societal and Economic progress section of the Sustainability Report. |

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| (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. Our material topics under societal and workforce progress are highlighted below:<br><br>Housing<br>Housing is a key strategic priority for AIB and as a pillar bank in Ireland it represents 52% of the loan portfolio. AIB's housing strategy is aligned to SDG 11 'Sustainable Cities and Communities'. This is relevant in a national context because a lack of housing supply to buy or rent in the private sector, high cost of building and affordability of house prices has led to a high need nationally and has led to negative economic and social implications for Ireland, as those on low income, youth and non-homeowners are most affected. Finance for social housing, a sector where AIB has a key role to play in funding vital additional capacity.<br>The Group has a target of €800m finance for social housing between 2021 and 2024. The purpose of this fund is to support Government initiatives to provide subsidised housing for those on lower incomes. To date AIB has allocated €548m, funding the development of 3,500 homes. AIB's performance against the Social Housing Fund of €800m is tracked on the Capital Markets Scorecard, to the relevant management forums on a quarterly basis.<br><br>Financial Inclusion and wellbeing<br>AIB set a target of supporting 500,000 customers through their financial literacy by the end of 2023. We exceeded this target, reaching a total of c.550,000 customers through a series of initiatives in Ireland, including our educational and awareness programmes, since we set the target in 2020. A large element of this figure was activated through our AIB Future Sparks programme, a skills-based interdisciplinary programme for post-primary schools. It joins the dots for young people and their teachers as they navigate major transitions and key life moments by providing rich educational resources across multiple subject areas, such as guidance-related learning, wellbeing, business, economics, accounting, financial education, and home economics. In March 2023, as part of a general survey to participating schools, we found that 72% of students felt they knew more about banking and finances after participating in the AIB Future Sparks Programme and that 98% of teachers surveyed agreed the programme delivers added value to their teaching.<br><br>In H1 2024 we also launched the AIB Future Sparks School Impact Awards to recognise schools that make a positive impact to the social, financial and environmental success of their communities. With submissions from 103 schools nationwide, Trinity Comprehensive School in Ballymun emerged as the winner for their exemplary Better Ballymun Day initiative, a vibrant effort to uplift their community.<br><br>Customer banking experience<br>AIB aim to continually adapt our service and product offering to meet the needs of our customers, throughout their life-stages, at all times being fair and consistently delivering the best value we can offer. When designing new products and propositions, AIB factor in regulatory requirements and ensure compliance with same. AIB monitor customer experience via the 'Voice of the Customer' programme, using Net Promoter Scores ("NPS") to measure satisfaction. The ROI Transactional NPS improved from +39 at the end of 2022 to +45 at the end of 2023. To ensure best practices are adopted and maintained, and that our customers experience the best outcomes, relevant policies and frameworks are in place, which are subject to regular review. The Group Conduct Risk Framework, the Group Conduct Risk policy and our Code of Conduct set out roles and responsibilities in this regard across the three lines of defence.<br><br>In 2024, the focus for customer banking experience includes the following:<br>• Appoint a Chief Customer Officer to drive improved customer experience using customer insights and data, and to align strategy, channels and propositions to develop and market future solutions.<br>• Continue the Customer First Recharge programme, aiming to reinvigorate customer-centricity.<br>• Continue work on improving the onboarding customer journey, removing paper-based applications.<br>• Through a multi-channel engagement strategy, AIB will continue to encourage customer savings habits by increasing their awareness and understanding to take action to achieve a return on their deposits.<br><br>For more information please refer to the Societal and Economic progress section of the Sustainability Report. |

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| (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 | As per Table 1 (d) an ESG Questionnaire has been incorporated into the credit application process, for customers in high risk transition sectors on new lending over €/£ 1 m, which have been identified as carrying increased transitional environmental, social and governance related risk. An ESG sectoral heat-map is used to identify the high risk sectors in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The questionnaire gets a better understanding of the ESG risk associated with the borrower and creates awareness among customers of the data that will be required from them around where they are in their ESG journey and plans going forward.<br><br>The Group Responsible Supplier Code sets out our expectation that our suppliers conduct their business in a fair, lawful, and honest manner with all their stakeholders, employees, subcontractors and any other third parties. It describes our expectations on human rights, health, safety and welfare, supply chain, and inclusion and diversity. Suppliers are expected to adhere to it, along with all applicable laws, regulations and standards in the countries in which their business is conducted. Our suppliers may be asked to provide a written attestation that they have read and understood the Code, and will adhere to it. Our code was endorsed by our Chief Executive Officer. It is publicly available on our suppliers portal at www.aib.ie/suppliers.<br>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 governing the funding we provide for housing finance include our Group Residential Development Policy, our Residential Mortgage Policy and our Social Housing Policy.<br><br>AIB's Human Rights Commitment outlines how we respect human rights in accordance with internationally accepted standards. Our commitment to human rights is being embedded in the culture and values that define our company, and is reflected in our policies and actions towards our customers, employees, suppliers and the communities and countries where we do business. It has been shaped by the United Nations Guiding Principles on Business and Human Rights. Our Human Rights Commitment operates alongside our Code of Conduct and Responsible Supplier Code, and our commitments are aligned with those 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. Our commitment was approved by our Executive Committee and reviewed by our Sustainability Business Advisory Committee and Board in September 2023. It is publicly available at www.aib.ie/sustainability.<br><br>AIB's Code of Conduct sets out clear expectations for how we behave and how we do business. The code guides our behaviours and emphasises our commitment to acting ethically, honestly and with integrity while demonstrating trustworthiness. It applies to anyone working in AIB. All employees are required to adhere to our code and complete a declaration of compliance with our code annually. In addition, annual e-learning on the code is mandatory for all employees. In addition, our wider policy suite exists to protect our employees and respect their rights. Additional supporting policies include: our Inclusion & Diversity Code; Anti-Bullying & Harassment Policy; Domestic Abuse Handbook; Speak Up Policy; and Grievance Policy. We ensure that we not only fulfil our legislative requirements, but that we seek to go above and beyond the minimum standards for the jurisdictions in which we operate. Our code was approved by our Board Audit Committee.<br><br>AIB's Modern Slavery and Human Trafficking Statement is released annually. AIB recognises our responsibility to comply with all relevant legislation, including the UK Modern Slavery Act 2015. Our statement was approved by our Board It is available at https://aib.ie/group/modern-slavery-statement.<br><br>As referenced in Table 1(d), in 2023, AIB created a new Continuing Professional Development ("CPD") Certificate in 'Understanding ESG for Business Customers' in association with the Institute of Bankers ("IOB"). The purpose of this training is to empower our colleagues to take action and build on their ESG knowledge. On social issues, the course equips AIB teams with information on salient human rights considerations, social regulations, voluntary international standards, and explains how these topics may impact AIB customers.<br><br>AIB's Inclusion & Diversity Code is based on an ethos that respecting all our employees and developing and harnessing their talents, creates an inclusive and supportive organisation. It enables the Group to deliver a superior experience for all our customers, provides an inclusive place to work for our employees, and contributes to an appropriate financial return for our shareholders and the economies within which we operate. Our code was approved by our Executive Committee It is publicly available at www.aib.ie/sustainability.<br><br>AIB's Financial Crime policy and standards encompass Anti-Money Laundering/Countering the Financing of Terrorism, Fraud, Anti-Bribery and Corruption and Sanctions. The policy and standards are embedded within business operating procedures, and subject to at least an annual content verification to ensure that they are kept up to date. All employees and Directors are made aware of our Financial Crime policy and standards. Employees must complete mandatory e-learning annually. Our Money Laundering Reporting Officer ("MLRO") provides comprehensive annual training to the Board. Bespoke training tailored to consider the financial crime risks relevant to specific roles is also provided to key employees. To further enhance awareness, we issue financial crime bulletins periodically to our employees, outlining key trends and other topical items. Our policy was approved by our Board Risk Committee. While this policy is not publicly available, a synopsis of its key aspects is set out in our Financial Crime Statement at www.aib.ie/sustainability. |

| | Governance | |
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| (d) | 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: | The AIB Group Board is responsible for approving the Group's strategy and the financial and investment plans which includes the consideration of ESG and climate factors. The Board is responsible for the approval of the Detailed Sustainability Report ("DSR") and considers and monitors performance against the sustainability targets for the Group. It ensures that an appropriate system of internal controls is maintained and established the Sustainable Business Advisory Committee ("SBAC") ") to act as an Advisory Committee, supporting the execution of the Group's sustainable business strategy in accordance with the approved Group Strategic and Financial plan. The Board receives updates regarding the execution of the Group's sustainability strategy, including the quarterly Group Balanced Scorecard, bi-annual sustainability updates and updates on both green bond and social bond transactions.<br><br>The Board Risk Committee ("BRC") receives updates regarding the effectiveness of the Group's policies and programmes, which relate to identifying, managing and mitigating ESG risks, in connection with the Group's operations and ensuring compliance with regulatory requirements and industry standards.<br><br>Board Audit Committee ("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.<br><br>Given the continued evolution of the ESG agenda, a detailed review of the approach to governance and oversight of ESG was completed with the Chairs of SBAC, BRC and BAC to support enhanced evidencing of decision-making and ownership of ESG matters at Board level.<br><br>AIB's Board of Directors has established a number of Board and Board Advisory Committees to assist in in the discharge of its duties, and part of their role is to oversee and challenge the Group's sustainability strategy and performance while the Board retains ultimate responsibility, ensuring a robust approach. Please refer to Table 1 (g) and 2 (e) below for more on the allocation of tasks and responsibilities in the risk management framework. |
| (i) | Activities towards the community and society | |
| (ii) | Employee relationships and labour standards | |
| (iii) | Customer protection and product responsibility | |
| (iv) | Human rights | |
| (e) | 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 | 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. During 2023 a mapping exercise was conducted using the risk classifications as set out in SASB to identify the key first and second line policies which support the management of the social agenda across the organisation. The exercise concluded that social factors are currently covered by existing policies in place across both the first and second line of defence and has a cross cutting effect against a number of material risks and their corresponding risk management activities. The existing policies identified include the Excluded Activities List, Modern Day Slavery Statement, Code of Conduct, Vulnerable Customer Policy, Financial Crime Policy (inc Anti Bribery and Corruption), Conflicts of Interest and Data Protection Policy.<br><br>The Group uses a comprehensive risk management approach across all risk types. This is outlined in the Group's risk management framework, including the key practices that are implemented in managing risks, both financial and non-financial. The framework is reviewed, updated and approved by the Board at least annually to reflect any changes to the Group's business or consideration of external regulations, corporate governance requirements and industry best practice. The Group's independent Risk function designs and maintains the framework. The Risk function is led by the Chief Risk Officer who provides oversight and monitoring of all risk management activities<br>To oversee and embed sustainable practices across our business, an integrated approach is in place through our in-flight ESG Transformation programme. The programme includes delivery of key strategic objectives and regulatory expectations and is supported by teams across the business with regular updates provided to ExCo, the Sustainable Business Advisory Committee ("SBAC") and the Board. |
| (f) | Lines of reporting and frequency of reporting relating to social risk | 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.<br><br>An update on the social agenda is provided to GSC and SBAC at a minimum on an annual basis to facilitate the oversight of the social agenda from a Group perspective. |
| (g) | Alignment of the remuneration policy in line with institution's social risk-related objectives | In 2023, AIB established a variable remuneration scheme which is based on company performance. Three of the six measures within this scheme flow from ESG targets and measurements in the Group Balanced Scorecard. 40% of the outturn of the variable remuneration is linked to these ESG measures with specific targets linked to customer satisfaction and gender balance under the social agenda. Performance against the Group Balanced Scorecard is reviewed and challenged quarterly by ExCo and regularly by the Board. In addition, since 2021, senior executives have an ESG related performance goal, and a mandatory sustainability goal has been included in all employee performance reviews since 2022.<br><br>In line with the easing of some Government restrictions in December 2022 and the Group's return to majority private ownership, we updated our Remuneration Policy to reflect our provision of healthcare benefits for all AIB employees from January 2024 and the introduction of a measured variable remuneration scheme, based on performance targets across the business in 2023, made payable in the first half of 2024. The new benefits and updated Group remuneration policies and practices promote long-term success for our organisation. |

| Risk management | | |
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| (h) | Definitions, methodologies and international standards on which the social risk management framework is based | 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.<br><br>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.<br><br>Social Bond Framework<br>The purpose of our Social Bond Framework is to enable AIB, or its subsidiaries, to issue social bond instruments, which may include covered bonds, senior bonds (preferred or non-preferred), subordinated bonds and medium term notes, to finance and/or refinance social eligible loans with a positive societal benefit. Our Framework is based on the ICMA Social Bond Principles 2021, including the updated Appendix I of June 2022, and defines the portfolio of loans eligible to be funded by the proceeds of Social Bonds issued by AIB. Our Framework is approved by both the Group Sustainability Committee and Treasury Management Risk Board and is publicly available at https://aib.ie/investorrelations/debt-investor.<br><br>Socially Responsible Investment Bond Framework<br>The purpose of our Socially Responsible Investment Bond Framework is to fund domestic and international projects aimed at global sustainability, carbon emission reduction, and social improvement, all under the over-arching themes of ESG. As an established buy-to-hold bond investor, AIB can promote and support the transition to a more sustainable global economy and contribute to positive environmental and social change via the sustainable bond market. Our framework is approved by Treasury Management Risk Board and noted at Group Sustainability Committee. It is publicly available at www.aib.ie/sustainability.<br><br>Equator principles<br>In October 2021, AIB signed up to the Equator principles. As a signatory to the Equator Principles, all lending under AIB's Group Project Finance Policy is required to comply with the Equator Principles, and, therefore, the applicable procedures have been updated for in-scope project-related finance transactions to consider all aspects of Equator Principles in the identification, assessment, categorisation, management, and reporting requirements of the principles. Under the Equator Principles, projects can be categorised into A, B+, B or C. Projects that are deemed to be a Category A & B+ are projects with potential significant environmental and social risk, whereas Category B & C projects have limited adverse and minimal adverse environmental and social risk, respectively. AIB successfully implemented the Equator Principles across the relevant business units in the bank and submitted an Implementation Plan to the Equator Principles Association in July 2023. |
| (i) | Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels | The Group uses a comprehensive risk management approach across all risk types. This is outlined in the Group's risk management framework, including the key practices that are implemented in managing risks, both financial and non-financial. The framework is reviewed, updated and approved by the Board at least annually to reflect any changes to the Group's business or consideration of external regulations, corporate governance requirements and industry best practice.<br>The Group's independent Risk function designs and maintains the framework. The Risk function is led by the Chief Risk Officer who provides oversight and monitoring of all risk management activities. In addition, the Group undertake an annual MRA, identifying the Group's material risks in line with the Groups Risk Management Framework. There are several factors assessed to determine the materiality of these impacts across the Group's material risks including reputation, regulatory, financial losses and impact on business objectives.<br><br>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.<br><br>ESG Sectoral Risk Heatmap is a qualitative approach to identifying priority risk sectors areas for ESG impact assessment. The ESG Questionnaire has been incorporated into the credit application process, for customers in high risk transition sectors on new lending over €/£ 1 m, which have been identified as carrying increased transitional environmental, social and governance related risk. The ESG sectoral heat-map is used to identify the high risk sectors in scope for the questionnaire. The questionnaire has both generic and sector specific questions on a range of topics from Climate & Environmental risk specific matters to social considerations such as human rights and diversity to determine an ESG risk rating. The ESG questionnaire output is an additional factor for consideration in the credit decisioning process.<br><br>In 2022 we broadened the parameters of our human rights due diligence pilot to cover Retail banking, HR, and IT alongside Corporate Lending and Procurement, recognising our responsibilities as an employer, procurer and provider of banking services. Information was gathered about potential human rights impacts documentation. Over a series of workshops, surveys and interviews with internal and external stakeholders a long list and then a short list of human rights issues was developed. |

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| (j) | Activities, commitments and assets contributing to mitigate social risk | The following examples demonstrate the Group's activities and commitments to mitigate social risks:<br><br>Supporting Housing<br>Housing is a key strategic priority for AIB and as a pillar bank in Ireland it represents 52% of our loan portfolio. AIB's housing strategy is aligned to SDG 11 'Sustainable Cities and Communities'. This is relevant in a national context because a lack of housing supply to buy or rent in the private sector, high cost of building and affordability of house prices has led to a high need nationally and has led to negative economic and social implications for Ireland, as those on low income, youth and non-homeowners are most affected. Finance for social housing, a sector where AIB has a key role to play in funding vital additional capacity. We launched our € 800 m fund in 2021, which is due to close at the end of 2024.<br><br>Customers in Vulnerable circumstances<br>The goal of our Customer Vulnerability strategy at AIB is to take exceptional care of our customers when they need us most. To this end, we have developed a range of supports for customers who are in vulnerable circumstances using a five-step approach; recognise, engage, support, record and review. Our Additional Support Helpline allows expertly trained staff with the necessary skillset to navigate complex situations with compassion, understanding and empathy. Throughout the year, our Vulnerable Customer Support Team assisted with over 1,800 customer cases and we received over 8,700 calls to our Additional Support Helpline.<br><br>Social Bond<br>In 2021, AIB became the first Irish bank to publish a Social Bond Framework. In 2022, we became the first Irish bank to issue a social bond and have since issued another in January 2023, raising a total of € 1.75 bn. Social bond proceeds are allocated to financing projects with clear social benefits, such as social and affordable housing and healthcare infrastructure.<br><br>Financing Healthcare<br>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.<br><br>Supporting Businesses and Entrepreneurship<br>AIB Group supports businesses of all sizes, supporting the economy and encouraging job growth in the communities in which we operate. Developments in 2023 include the launch of the SBCI Ukraine Credit Guarantee Scheme ("UCGS") in June and the Growth and Sustainability Loan Scheme ("GSLS") in November, both aimed at SMEs. AIB is an on-lender for UCGS, with an allocation of € 453 m to support our business customers. This low-cost loan scheme offers unsecured lending of up to € 250,000 and flexible repayment terms.<br><br>For more information please refer to the Societal and Economic progress section of the Sustainability Report. |
| (k) | Implementation of tools for identification and management of social risk | ESG Risk Identification & Assessment Tools<br>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 risk 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.<br><br>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.<br><br>Human Rights Risk Identification tools<br>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. |

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| (l) | Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits | The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative impacts associated with 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 their subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of > €/£ 300 k and who are relationship managed. Our policy was approved by our Board. The list of excluded activities is publicly available at www.aib.ie/ sustainability.<br><br>Key performance indicators linked to social matters, respect Human Rights and anti-bribery and corruption include:<br>• Diversity within AIB<br>• Social housing finance<br>• Breaches of data privacy<br>• Personal data breaches<br>• Conflicts of interest training completion rate<br>• Incidents of corruption<br>These KPIs are disclosed annually in the Non-Financial statement within the Annual Financial Report. |
| (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 | Enhanced risk management of climate, environmental and wider ESG risks is an important component of the Sustainability strategy. As outlined in (i) the Group undertake an annual Material Risk Assessment (MRA), identifying the Group's material risks in line with the Groups Risk Management Framework.<br><br>Group Credit risk policy<br>The Group continues to adapt its credit risk management processes and policies to capture ESG risks. In addition to a number of key initiatives introduced by the Group to date, throughout 2023, further sector specific rules and limitations were incorporated into credit policies within a defined climate-related and environmental risk appetite. The ESG Questionnaire continues to be used in credit applications for borrowers in high risk transition sectors where the new lending is over €/£ 1 m. In 2023, work has continued on the ESG Questionnaire to further enhance and refine it, broadening the scope of coverage at both customer and sector level. In addition, ESG risk commentary is required in all credit applications for customers of our Capital Markets segment.<br><br>Group Credit Risk Framework<br>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.<br><br>Operational risk<br>Over the course of 2023 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 that sets out our expectations of suppliers, and includes the behaviours we look for. AIB will only do business with suppliers that adhere to our Responsible Supplier Code and we require evidence that they have an ESG plan in place or are working towards putting one in place.<br><br>Funding and liquidity<br>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. AIB review, challenge and, where required, update the composition of our pools, to align with evolving standards. |

## 42: 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 | |
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| | **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<br>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. The Group has integrated the governance performance of counterparties in its governance arrangements through consideration of ESG impacts, risk and opportunities in its ESG governance structure. For more information please refer to Table 1(g).<br><br>Counterparty and Supplier Management<br>The Group continues to adapt its credit risk management policies, processes and risk management tools to capture ESG risks. Group Credit Policies have been updated throughout 2023 to incorporate sector specific rules and limitations within a defined climate-related and environmental risk appetite. This sector specific approach includes updates that are relevant to the governance performance of counterparties in higher risk sectors. The policy rules initiate engagement with customers on ESG risks, including Governance, to instigate consideration of risk mitigation and transition to net zero.<br><br>The Group Credit Risk Policy includes a list of excluded business activities that are considered to be incompatible with Group strategy due to, amongst other things, negative environmental impacts associated with deforestation, nuclear power generation, natural gas fracking and the exploration, extraction or refining of oil or coal. The policy rule prohibits providing new money for any term lending facilities to businesses, or any of their subsidiaries, involved in the excluded business activities. This rule applies to all business customers with a Gross Connected Exposure of> €/£ 300 k and who are relationship managed.<br><br>From a due diligence perspective, the ESG Questionnaire continues to be used in credit applications for borrowers in high risk transition sectors where the new lending is over €/£ 1 m. This questionnaire includes specific questions on ‘Governance’ which the relationship manger is required to assess to determine the counterparty’s overall transition risk rating.<br><br>ESG risk commentary is required in all credit applications for customers of our Capital Markets segment. In addition, Group Credit Review provide reasonable and independent assurance on the management of credit risk, and its associated control environment, across the first and second lines of defence, on a risk prioritised basis.<br><br>The Group Responsible Supplier Code sets out our expectation that our suppliers conduct their business in a fair, lawful, and honest manner with all their stakeholders, employees, subcontractors and any other third parties. It describes our expectations on human rights, health, safety and welfare, supply chain, and inclusion and diversity. Suppliers are expected to adhere to it, along with all applicable laws, regulations and standards in the countries in which their business is conducted. Our suppliers may be asked to provide a written attestation that they have read and understood the Code, and will adhere to it. Our code was endorsed by our Chief Executive Officer. It is publicly available on our suppliers portal at www.aib.ie/suppliers. |
| (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. |

<table>
<tr><td>(c)</td><td>Institution's integration in governance arrangements of the governance performance of their counterparties including:</td><td rowspan="7">The Board level Sustainable Business Advisory Committee supports the Board in overseeing and challenging the development and execution of the Group's sustainable business strategy in accordance with the approved Group strategic and financial plan. Additionally, the Group Sustainability Committee, chaired by our Chief Strategy & Sustainability Officer is responsible for the governance, oversight and approval of aspects of the Group's sustainable business strategy including Environmental, Social and Governance.<br><br>Our Human Rights Commitment outlines how we respect human rights in accordance with internationally accepted standards. Our commitment to human rights is being embedded in the culture and values that define our company, and is reflected in our policies and actions towards our customers, employees, suppliers and the communities and countries where we do business. It has been shaped by the United Nations Guiding Principles on Business and Human Rights. Our Human Rights Commitment operates alongside our Code of Conduct and Responsible Supplier Code, and our commitments are aligned with those 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.<br><br>Our Code of Conduct is our central policy for the human rights of our employees. In addition, our wider policy suite exists to protect our employees and respect their rights. Additional supporting policies include: our Inclusion & Diversity Code; Anti-Bullying & Harassment Policy; Domestic Abuse Handbook; Speak Up Policy; and Grievance Policy. We ensure that we not only fulfil our legislative requirements, but that we seek to go above and beyond the minimum standards for the jurisdictions in which we operate.<br><br>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.</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>
<tr><td></td><td colspan="2">Risk management</td></tr>
<tr><td>(d)</td><td>Institution's integration in risk management arrangements the governance performance of their counterparties considering:</td><td rowspan="7">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 the short, medium and long term effects of ESG risks. 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.<br>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:<br>• written policies and procedures<br>• the appointment of a designated Money Laundering Reporting Officer ("MLRO")<br>• establishing the purpose of business relationships<br>• completing appropriate customer due diligence ("CDD") measures on customers and beneficial owners<br>• undertaking ongoing monitoring of customer relationships<br>• applying enhanced due diligence measures in relation to customers presenting a higher risk, including politically exposed persons ("PEPs")<br>• 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<br>• retention of relevant records<br>• regular staff training<br>• prohibition on anonymous accounts and conducting business with 'shell' banks (as defined within the FATF 40 recommendations)<br>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>

## 43: 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 31 December 2023.

GHG financed emissions scope 1,2 and 3 (columns (i)-(k))
AIB's approach continues to evolve in line with industry developments and numbers may change with time. Reported GHG emissions are calculated on the economic activity of the borrower based on a top-down methodology. The sources used are as follows:
- Three-year mean Teagasc emissions data assumed for both Agri Dairy and Beef (source: Teagasc Sustainability Report 2022 published Oct 23).
- ICE (December 2022) for all other cases except Electricity Generation (Power) where the basis of compilation utilises power output projections and associated emissions based on individual counterparty data.

| | 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*** | 21,670 | 158 | — | 3,622 | 1,067 | (837) | (329) | (351) | 3,980,240 | 3,022,330 | 12.61 % | 16,007 | 3,400 | 2,105 | 159 | 3.67 |
| 2 | A - Agriculture, forestry and fishing | 728 | — | — | 144 | 50 | (31) | (5) | (25) | 325,619 | 133,578 | — % | 356 | 157 | 215 | 0 | 6.12 |
| 3 | B - Mining and quarrying | 54 | 1 | — | 29 | 1 | (1) | (0) | (1) | 54,140 | 42,814 | — % | 49 | 4 | 0 | 0 | 1.88 |
| 4 | *B.05 - Mining of coal and lignite* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 5 | *B.06 - Extraction of crude petroleum and natural gas* | 21 | 1 | — | 20 | 0 | (0) | (0) | — | 43,516 | 37,675 | — % | 21 | — | — | — | 1.04 |
| 6 | *B.07 - Mining of metal ores* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 7 | *B.08 - Other mining and quarrying* | 33 | 0 | — | 8 | 1 | (1) | (0) | (1) | 10,624 | 5,139 | — % | 28 | 4 | — | — | 2.43 |
| 8 | *B.09 - Mining support service activities* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 9 | C - Manufacturing | 3,022 | 0 | — | 403 | 30 | (75) | (48) | (17) | 1,435,803 | 1,253,717 | — % | 2,496 | 488 | 38 | — | 2.88 |
| 10 | *C.10 - Manufacture of food products* | 1,042 | — | — | 127 | 4 | (28) | (24) | (2) | 537,782 | 472,891 | — % | 939 | 85 | 18 | — | 2.31 |
| 11 | *C.11 - Manufacture of beverages* | 164 | — | — | 16 | 2 | (3) | (2) | (1) | 29,115 | 25,623 | — % | 143 | 21 | 1 | — | 3.54 |
| 12 | *C.12 - Manufacture of tobacco products* | 0 | — | — | — | — | (0) | — | — | 0 | 0 | — % | 0 | — | — | — | — |
| 13 | *C.13 - Manufacture of textiles* | 10 | — | — | 2 | 1 | (0) | (0) | (0) | 2,229 | 1,351 | — % | 9 | 1 | 0 | — | 2.71 |
| 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* | 44 | — | — | 2 | 0 | (0) | (0) | (0) | 14,618 | 12,876 | — % | 39 | 5 | 0 | — | 3.08 |
| 17 | *C.17 - Manufacture of paper and paper products* | 29 | — | — | 3 | 3 | (4) | (1) | (3) | 14,897 | 12,067 | — % | 27 | 1 | 1 | — | 3.33 |
| 18 | *C.18 - Printing and reproduction of recorded media* | 22 | — | — | 3 | 3 | (2) | (0) | (1) | 8,719 | 7,605 | — % | 17 | 3 | 1 | — | 4.25 |
| 19 | *C.19 - Manufacture of coke and refined petroleum products* | 9 | 0 | — | 9 | — | (2) | (2) | — | 56,691 | 53,245 | — % | 9 | — | — | — | 0.98 |
| 20 | *C.20 - Manufacture of chemicals and chemical products* | 199 | — | — | 58 | 0 | (6) | (5) | (0) | 242,205 | 198,532 | — % | 152 | 47 | 0 | — | 2.98 |
| 21 | *C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations* | 223 | — | — | 23 | 1 | (5) | (4) | (0) | 50,889 | 36,626 | — % | 222 | 1 | — | — | 2.47 |
| 22 | *C.22 - Manufacture of rubber products* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 23 | *C.23 - Manufacture of other non-metallic mineral products* | 295 | — | — | 2 | 0 | (2) | (0) | (0) | 143,933 | 126,808 | — % | 233 | 61 | 1 | — | 3.03 |
| 24 | *C.24 - Manufacture of basic metals* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 25 | *C.25 - Manufacture of fabricated metal products, except machinery and equipment* | 6 | — | — | 1 | 1 | (0) | (0) | (0) | 4,896 | 4,352 | — % | 5 | 1 | — | — | 1.80 |
| 26 | *C.26 - Manufacture of computer, electronic and optical products* | 318 | — | — | 5 | 0 | (2) | (1) | (0) | 41,472 | 34,325 | — % | 147 | 170 | 1 | — | 5.02 |
| 27 | *C.27 - Manufacture of electrical equipment* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 28 | *C.28 - Manufacture of machinery and equipment n.e.c.* | 168 | — | — | 33 | 1 | (3) | (2) | (—) | 129,894 | 127,084 | — % | 148 | 17 | 3 | — | 2.89 |
| 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* | 494 | — | — | 119 | 12 | (20) | (9) | (9) | 158,463 | 140,332 | — % | 407 | 75 | 12 | — | 2.47 |
| 33 | *C.33 - Repair and installation of machinery and equipment* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 34 | D - Electricity, gas, steam and air conditioning supply | 4,172 | 153 | — | 140 | 0 | (27) | (11) | (0) | 318,692 | 110,861 | 65.52 % | 1,819 | 808 | 1,386 | 159 | 7.62 |
| 35 | *D35.1 - Electric power generation, transmission and distribution* | 4,006 | 28 | — | 98 | 0 | (25) | (10) | (0) | 249,803 | 49,900 | 68.22 % | 1,654 | 807 | 1,386 | 159 | 7.81 |
| 36 | *D35.11 - Production of electricity* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 37 | *D35.2 - Manufacture of gas; distribution of gaseous fuels through mains* | 166 | 125 | — | 42 | 0 | (2) | (1) | — | 68,890 | 60,962 | 0.51 % | 166 | 1 | — | — | 2.94 |
| 38 | *D35.3 - Steam and air conditioning supply* | — | — | — | — | — | — | — | — | — | — | — % | — | — | — | — | — |
| 39 | E - Water supply; sewerage, waste management and remediation activities | 276 | — | — | 0 | 45 | (31) | (0) | (30) | 97,244 | 34,741 | — % | 276 | 0 | — | — | 2.39 |
| 40 | F - Construction | 1,395 | — | — | 236 | 70 | (94) | (18) | (24) | 142,768 | 133,550 | — % | 1,358 | 31 | 6 | — | 1.25 |
| 41 | *F.41 - Construction of buildings* | 1,280 | — | — | 214 | 61 | (90) | (17) | (21) | 110,141 | 102,717 | — % | 1,263 | 15 | 2 | — | 1.14 |
| 42 | *F.42 - Civil engineering* | 76 | — | — | 15 | 7 | (3) | (1) | (2) | 20,558 | 19,059 | — % | 66 | 9 | 1 | — | 2.04 |
| 43 | *F.43 - Specialised construction activities* | 39 | — | — | 7 | 1 | (1) | (0) | (1) | 12,069 | 11,774 | — % | 29 | 8 | 2 | — | 3.27 |
| 44 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | 1,767 | 4 | — | 214 | 60 | (54) | (24) | (23) | 956,208 | 921,186 | — % | 1,359 | 337 | 71 | — | 2.74 |
| 45 | H - Transportation and storage | 1,717 | 0 | — | 139 | 73 | (47) | (9) | (31) | 338,092 | 128,216 | — % | 1,203 | 441 | 73 | — | 3.38 |
| 46 | *H.49 - Land transport and transport via pipelines* | 390 | 0 | — | 28 | 1 | (4) | (2) | (1) | 74,664 | 39,710 | — % | 197 | 137 | 56 | — | 4.91 |
| 47 | *H.50 - Water transport* | 316 | — | — | 1 | 68 | (31) | (0) | (29) | 118,723 | 27,435 | — % | 189 | 126 | 1 | — | 2.96 |
| 48 | *H.51 - Air transport* | 166 | — | — | 30 | 0 | (2) | (1) | (0) | 76,529 | 15,971 | — % | 151 | 15 | — | — | 2.34 |
| 49 | *H.52 - Warehousing and support activities for transportation* | 835 | — | — | 79 | 3 | (9) | (5) | (1) | 67,589 | 44,827 | — % | 662 | 159 | 15 | — | 3.02 |
| 50 | *H.53 - Postal and courier activities* | 9 | — | — | 1 | 0 | (0) | (0) | (0) | 587 | 273 | — % | 4 | 4 | 0 | — | 4.77 |
| 51 | I - Accommodation and food service activities | 2,205 | — | — | 672 | 146 | (111) | (78) | (23) | 253,990 | 208,853 | — % | 1,457 | 589 | 158 | — | 3.64 |
| 52 | L - Real estate activities | 6,335 | — | — | 1,646 | 591 | (365) | (136) | (178) | 57,684 | 54,814 | — % | 5,634 | 545 | 156 | 0 | 2.12 |
| 53 | **Exposures towards sectors other than those that highly contribute to climate change*** | 11,765 | 0 | — | 1,474 | 116 | (221) | (125) | (35) | | | | 7,478 | 2,138 | 1,868 | 280 | 5.55 |
| 54 | K - Financial and insurance activities | 6,374 | — | — | 607 | 11 | (78) | (56) | (10) | | | | 3,803 | 876 | 1,447 | 248 | 6.80 |
| 55 | Exposures to other sectors (NACE codes J, M - U) | 5,391 | 0 | (17) | 867 | 106 | (144) | (69) | (25) | | | | 3,675 | 1,262 | 421 | 32 | 4.07 |
| 56 | TOTAL | 33,435 | 158 | (17) | 5,096 | 1,184 | (1,058) | (454) | (386) | 3,980,240 | 3,022,330 | 8.18 % | 23,485 | 5,537 | 3,973 | 439 | 3.75 |

* 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

## 44: 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 31 December 2023 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** | 42,570 | 8,894 | 13,991 | 10,016 | 2,280 | 2,059 | 4,084 | 5,648 | 2,845 | 1,987 | 955 | 555 | 211 | 202 | 30,167 | 96 % |
| 2 | Of which Loans collateralised by commercial immovable property | 7,772 | 128 | 442 | 118 | 317 | 1,683 | 3,842 | 517 | 118 | 147 | 71 | 54 | 9 | 8 | 6,847 | 82 % |
| 3 | Of which Loans collateralised by residential immovable property | 34,795 | 8,766 | 13,549 | 9,899 | 1,963 | 376 | 242 | 5,130 | 2,727 | 1,840 | 883 | 501 | 202 | 194 | 23,317 | 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 | 28,922 | 3,255 | 9,998 | 8,441 | 1,753 | 1,729 | 3,745 | | | | | | | | 28,922 | 100 % |
| 6 | **Total non-EU area** | 3,260 | 114 | 556 | 1,103 | 426 | 168 | 704 | 76 | 433 | 222 | 211 | 117 | 41 | 11 | 2,149 | 91 % |
| 7 | Of which Loans collateralised by commercial immovable property | 1,791 | 95 | 72 | 359 | 274 | 132 | 698 | 70 | 254 | 30 | 28 | 11 | 8 | 5 | 1,385 | 87 % |
| 8 | Of which Loans collateralised by residential immovable property | 1,470 | 19 | 483 | 745 | 152 | 36 | 6 | 6 | 179 | 192 | 183 | 107 | 33 | 6 | 764 | 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 | 1,959 | 28 | 136 | 885 | 291 | 125 | 494 | | | | | | | | 1,959 | 100 % |

## 45: 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's approach is to only disclose targets where they are in place which as at 30th June 2024 was for the Power sector. Additionally, for the remaining sectors listed on the template other than Power, these are immaterial and their exposures make up less than 1% of the gross carrying amount of exposures of the full lending book, less than 2% of portfolio GHG emissions and contain low number of relevant counterparties for target setting.

| | 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 | 2,734 | 21g $CO_2$/ kWh | 2023 | (99.77)% | 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)

## 46: 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 C02 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 2024. An exposure of less than € 0.5 m 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.

## 47: 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 € 8.6 bn as at 30 June 2024, of which € 0.27 bn (3.2%) is sensitive to Physical Flood Risk. There have been no material changes to output in comparison to year end 2023 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 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.

The Group's interpretation of recent EBA guidance suggests that the scope of Pillar 3 ESG Risks Template 5 should be expanded to include Retail Residential Mortgages, however, given the timing of when this interpretation was completed, it did not permit sufficient time to implement the changes for the half year 2024 reporting cycle. AIB will complete an assessment of the changes required to meet this requirement in the second half of 2024 and agree a timeline to apply for implementation.

| | 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 | | | | | | | | | | | | |
| | | | 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 | 728 | 4 | 2 | 2 | 0 | 6 | 2 | 4 | 2 | 2 | 1 | 0 | 0 | 0 |
| 2 | B - Mining and quarrying | 54 | 0 | 0 | 0 | — | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 3 | C - Manufacturing | 3,022 | 7 | 1 | 0 | — | 3 | 2 | 4 | 2 | 6 | 1 | (1) | (1) | 0 |
| 4 | D - Electricity, gas, steam and air conditioning supply | 4,172 | 0 | 0 | 0 | 0 | 8 | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 0 |
| 5 | E - Water supply; sewerage, waste management and remediation activities | 276 | 2 | 0 | — | — | 2 | 0 | 1 | 0 | 0 | 1 | 0 | 0 | (1) |
| 6 | F - Construction | 1,395 | 16 | 0 | 0 | — | 1 | 5 | 8 | 3 | 4 | 1 | (1) | 0 | 0 |
| 7 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | 1,767 | 9 | 2 | 0 | — | 3 | 4 | 6 | 2 | 3 | 1 | (1) | 0 | 0 |
| 8 | H - Transportation and storage | 1,717 | 2 | 1 | 0 | — | 3 | 1 | 1 | 0 | 2 | 2 | (1) | 0 | (1) |
| 9 | L - Real estate activities | 6,335 | 134 | 13 | 4 | 0 | 2 | 45 | 77 | 29 | 25 | 12 | (5) | (2) | (3) |
| 10 | Loans collateralised by residential immovable property | 1,349 | 34 | 5 | 3 | 0 | 3 | 13 | 23 | 7 | 13 | 2 | (1) | (1) | (1) |
| 11 | Loans collateralised by commercial immovable property | 7,264 | 186 | 28 | 15 | 1 | 3 | 69 | 117 | 45 | 64 | 23 | (13) | (5) | (6) |
| 12 | Repossessed collaterals | 3 | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Other relevant sectors (breakdown below where relevant) | 13,969 | 47 | 14 | 11 | 1 | 6 | 22 | 37 | 14 | 32 | 5 | (5) | (2) | (1) |

## 48: Template 6 - Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures

As per Article 449a CRR, this template provides an overview of the KPIs calculated on the basis of templates 7 and 8, including the green asset ratio (GAR) as referred to in Commission Delegated Regulation (EU) 2021/2178. As required, this template discloses the GAR once, based on the turnover alignment of the counterparty for the general purpose lending part only.

| | KPI | | | % coverage (over total assets) * |
|---|---|---|---|---|
| | **Climate change mitigation** | **Climate change adaptation** | **Total (Climate change mitigation + Climate change adaptation)** | |
| **GAR Stock** | 5.86 % | — % | 5.86 % | 44.13 % |
| **GAR Flow** | 2.41 % | — % | 2.41 % | 38.31 % |

* % of assets covered by the KPI over banks´ total assets

## 49: Template 7 - Mitigating actions: Assets for the calculation of GAR

As per Article 449a CRR, this template provides information on gross carrying amount of institutions' loans and advances, debt securities and equity instruments on their banking book, with a breakdown of the information by type of counterparty, including financial corporations, non-financial corporations, households, local governments as well as real estate lending towards households, and the taxonomy eligibility and taxonomy alignment of the exposures with regard to the environmental objectives of climate change mitigation and climate change adaptation as referred to in Article 9, points (a) and (b), of Regulation (EU) 2020/852.

The criteria for EU Taxonomy is strict with many lending activities that contribute to the transition of a greener economy excluded as the activities do not meet this criteria. For AIB, EU Taxonomy aligned exposure identified materially comprises 1) lending to residential mortgages where the underlying assets meet the technical screening criteria for Climate Change Mitigation including an assessment of DNSH to Climate Change Adaptation and to a much less extent 2) lending to counterparties subject to the Non-Financial Reporting Directive (representing a small portion of total lending activity c.1%).

In determining alignment for residential mortgages we have utilised the BER or EPC of the property to identify assets contained in the Top 15% of national stock (constructed pre 2020) or aligned to the Nearly Zero Energy Building Standard – 10% (constructed post 2020). As in previous years, a screening exercise was performed to identify counterparties subject to the Non-Financial Reporting Directive and reporting for this cohort has been undertaken using 2023 published data by counterparties which relates to 2022 year end information. The EU Taxonomy regulation is subject to ongoing updates and refinements in taxonomy criteria may influence the calculation of the GAR over time.

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Million EUR | Disclosure reference date 31/12/2023 | | | | | | | | | | | | | | | |
| | | Total gross carrying amount | Climate Change Mitigation (CCM) | | | | | Climate Change Adaption (CCA) | | | | | Total (CCM + CCA) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | | Of which environmentally sustainable (Taxonomy-aligned) | | | |
| | | | | | Of which specialised lending | Of which transitional | Of which enabling | | | Of which specialised lending | Of which adaption | Of which enabling | | | Of which specialised lending | Of which transitional /adaption | Of which enabling |
| | **GAR - Covered assets in both numerator and denominator** | | | | | | | | | | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 61,138 | 36,909 | 5,532 | 5,514 | 17 | — | — | — | — | — | — | 36,909 | 5,532 | 5,514 | 17 | — |
| 2 | **Financial corporations** | 19,639 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 3 | Credit institutions | 13,265 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 4 | Loans and advances | 6,064 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 5 | Debt securities, including UoP | 7,201 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 6 | Equity instruments | — | — | — | | — | — | — | — | | — | — | — | — | | — | — |
| 7 | Other financial corporations | 6,374 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 8 | of which investment firms | 415 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 9 | Loans and advances | 385 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 10 | Debt securities, including UoP | 30 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 11 | Equity instruments | — | — | — | | — | — | — | — | | — | — | — | — | | — | — |
| 12 | of which management companies | 0 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 13 | Loans and advances | 0 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 14 | Debt securities, including UoP | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 15 | Equity instruments | — | — | — | | — | — | — | — | | — | — | — | — | | — | — |
| 16 | of which insurance undertakings | 37 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 17 | Loans and advances | 37 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 18 | Debt securities, including UoP | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 19 | Equity instruments | — | — | — | | — | — | — | — | | — | — | — | — | | — | — |
| 20 | **Non-financial corporations (subject to NFRD disclosure obligations)** | 934 | 207 | 17 | — | 17 | — | — | — | — | — | — | 207 | 17 | — | 17 | — |
| 21 | Loans and advances | 934 | 207 | 17 | — | 17 | — | — | — | — | — | — | 207 | 17 | — | 17 | — |
| 22 | Debt securities, including UoP | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 23 | Equity instruments | — | — | — | | — | — | — | — | | — | — | — | — | | — | — |
| 24 | **Households** | 40,534 | 36,702 | 5,514 | 5,514 | — | — | | | | | | 36,702 | 5,514 | 5,514 | — | — |
| 25 | of which loans collateralised by residential immovable property | 34,515 | 34,380 | 5,514 | 5,514 | — | — | | | | | | 34,380 | 5,514 | 5,514 | — | — |
| 26 | of which building renovation loans | — | — | — | — | — | — | | | | | | — | — | — | — | — |
| 27 | of which motor vehicle loans | 1,037 | 1,037 | — | — | — | — | | | | | | 1,037 | — | — | — | — |
| 28 | **Local governments financing** | 29 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 29 | Housing financing | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 30 | Other local governments financing | 29 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | 3 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |
| 32 | **TOTAL GAR ASSETS** | 61,138 | 36,909 | 5,532 | 5,514 | 17 | — | — | — | — | — | — | 36,909 | 5,532 | 5,514 | 17 | — |
| | **Assets excluded from the numerator for GAR calculation (covered in the denominator)** | | | | | | | | | | | | | | | | |
| 33 | **EU Non-financial corporations (not subject to NFRD disclosure obligations** | 15,721 | | | | | | | | | | | | | | | |
| 34 | Loans and advances | 15,120 | | | | | | | | | | | | | | | |
| 35 | Debt securities | 588 | | | | | | | | | | | | | | | |
| 36 | Equity instruments | 13 | | | | | | | | | | | | | | | |
| 37 | **Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)** | 10,406 | | | | | | | | | | | | | | | |
| 38 | Loans and advances | 10,199 | | | | | | | | | | | | | | | |
| 39 | Debt securities | 207 | | | | | | | | | | | | | | | |
| 40 | Equity instruments | — | | | | | | | | | | | | | | | |
| 41 | Derivatives | 1,516 | | | | | | | | | | | | | | | |
| 42 | On demand interbank loans | 377 | | | | | | | | | | | | | | | |
| 43 | Cash and cash-related assets | 464 | | | | | | | | | | | | | | | |
| 44 | Other assets (e.g. Goodwill, commodities etc.) | 4,766 | | | | | | | | | | | | | | | |
| 45 | **TOTAL ASSETS IN THE DENOMINATOR (GAR)** | 94,388 | | | | | | | | | | | | | | | |
| | **Other assets excluded from both the numerator and denominator for GAR calculation** | | | | | | | | | | | | | | | | |
| 46 | Sovereigns | 7,631 | | | | | | | | | | | | | | | |
| 47 | Central banks exposure | 35,776 | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 48 | Trading book | 754 | | | | | | | | | | | | | | | |
| 49 | **TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR** | 44,160 | | | | | | | | | | | | | | | |
| 50 | **TOTAL ASSETS** | 138,548 | | | | | | | | | | | | | | | |

### 50: Template 8 - GAR (%)

As per Article 449a CRR, this template uses the information included in template 7 to disclose the GAR as referred to in Delegated Regulation (EU) 2021/2178. As required, this template discloses the GAR once, based on the turnover alignment of the counterparty for the general purpose lending part only.

| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | o | p |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Disclosure reference date 31/12/2023: KPIs on stock | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaption (CCA) | | | | | TOTAL (CCM + CCA) | | | | | |
| | | Proportion of eligible assets funding taxonomy relevant sectors | | | | | Proportion of eligible assets funding taxonomy relevant sectors | | | | | Proportion of eligible assets funding taxonomy relevant sectors | | | | | Proportion of total assets covered |
| | | | Of which environmentally sustainable | | | | | Of which environmentally sustainable | | | | | Of which environmentally sustainable | | | | |
| % (compared to total covered assets in the denominator) | | | | Of which specialised lending | Of which transitional | Of which enabling | | | Of which specialised lending | Of which adaption | Of which enabling | | | Of which specialised lending | Of which transitional /adaption | Of which enabling | |
| 1 | **GAR** | 39 % | 6 % | 6 % | — % | — % | — % | — % | — % | — % | — % | 39 % | 6 % | 6 % | — % | — % | 44 % |
| 2 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 60 % | 9 % | 9 % | — % | — % | — % | — % | — % | — % | — % | 60 % | 9 % | 9 % | — % | — % | 44 % |
| 3 | Financial corporations | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 14 % |
| 4 | Credit institutions | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 10 % |
| 5 | Other financial corporations | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 5 % |
| 6 | of which investment firms | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 7 | of which management companies | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 8 | of which insurance undertakings | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | 22 % | 2 % | — % | 2 % | — % | — % | — % | — % | — % | — % | 22 % | — % | — % | — % | — % | 1 % |
| 10 | Households | 91 % | 14 % | 14 % | — % | — % | | | | | | 91 % | 14 % | 14 % | — % | — % | 29 % |
| 11 | of which loans collateralised by residential immovable property | 100 % | 16 % | 16 % | — % | — % | | | | | | 100 % | 16 % | 16 % | — % | — % | 25 % |
| 12 | of which building renovation loans | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 13 | of which motor vehicle loans | 100 % | — % | — % | — % | — % | | | | | | 100 % | — % | — % | — % | — % | 1 % |
| 14 | Local government financing | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 15 | Housing financing | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 16 | Other local governments financing | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 17 | Collateral obtained by taking possession: residential and commercial immovable | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |

| | | q | r | s | t | u | v | w | x | y | z | aa | ab | ac | ad | ae | af |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Disclosure reference date 31/12/2023: KPIs on flows | | | | | | | | | | | | | | | |
| | | Climate Change Mitigation (CCM) | | | | | Climate Change Adaption (CCA) | | | | | TOTAL (CCM + CCA) | | | | | |
| | | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | Proportion of total new assets covered |
| | | | Of which environmentally sustainable | | | | | Of which environmentally sustainable | | | | | Of which environmentally sustainable | | | | |
| % (compared to total covered assets in the denominator) | | | | Of which specialised lending | Of which transitional | Of which enabling | | | Of which specialised lending | Of which adaption | Of which enabling | | | Of which specialised lending | Of which transitional /adaption | Of which enabling | |
| 1 | **GAR** | 21 % | 2 % | 2 % | — % | — % | — % | — % | — % | — % | — % | 21 % | 2 % | 2 % | — % | — % | 38 % |
| 2 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 56 % | 6 % | 6 % | — % | — % | — % | — % | — % | — % | — % | 56 % | 6 % | 6 % | — % | — % | 38 % |
| 3 | Financial corporations | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 7 % |
| 4 | Credit institutions | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 5 | Other financial corporations | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 7 % |
| 6 | of which investment firms | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 1 % |
| 7 | of which management companies | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 8 | of which insurance undertakings | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | 10 % | — % | — % | — % | — % | — % | — % | — % | — % | — % | 10 % | — % | — % | — % | — % | 1 % |
| 10 | Households | 70 % | 8 % | 8 % | — % | — % | | | | | | 70 % | 8 % | 8 % | — % | — % | 30 % |
| 11 | of which loans collateralised by residential immovable property | 99 % | 11 % | 11 % | — % | — % | | | | | | 99 % | 11 % | 11 % | — % | — % | 21 % |
| 12 | of which building renovation loans | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 13 | of which motor vehicle loans | 100 % | — % | — % | — % | — % | | | | | | 100 % | — % | — % | — % | — % | 4 % |
| 14 | Local government financing | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 15 | Housing financing | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |
| 16 | Other local governments financing | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % | — % |
| 17 | Collateral obtained by taking possession: residential and commercial immovable | — % | — % | — % | — % | — % | | | | | | — % | — % | — % | — % | — % | — % |

## 51: Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy

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.

The Group has carried out its EU Taxonomy alignment assessment, the results of which has been disclosed in ESG Templates 6, 7 and 8. From the EU Taxonomy assessment conducted at 30 June 2024, c.€ 5.5 bn in lending was assessed as EU taxonomy aligned, with these assets being reported separately in ESG templates 6, 7 and 8.

| | 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 | 687 | Yes | No | The green bonds held in AIB's Socially Responsible Investment (SRI) Bond Portfolio fund domestic, EU-based and international projects aimed at global sustainability and carbon emission reduction. The SRI Bond Portfolio is underpinned by our SRI Bond Framework which is publicly available (aib-sri-framework.pdf). The SRI Bond Framework explicitly sets out AIB's minimum investment criteria when considering green bonds in addition to other ESG bonds. The criteria ensures that only higher quality issuers, measured on key sustainability metrics, qualify for inclusion in AIB's SRI Bond Portfolio. Examples of eligible green projects being funded: Renewable energy, energy efficiency, green buildings, climate change adaption, pollution prevention and control, clean transportation, sustainable water management etc. |
| 2 | | Non-financial corporations | 112 | Yes | No | |
| 3 | | Of which Loans collateralised by commercial immovable property | — | — | — | |
| 4 | | Other counterparties | 704 | Yes | No | |
| 5 | Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards) | Financial corporations | 353 | Yes | No | The information disclosed in this template consists of lending activity as per the Group's Sustainable Lending Framework (SLF), as at 30 June 2024. The SLF is an internal AIB Framework that outlines the key parameters on which a transaction can be classified as green or transitional and is available on our website (https://aib.ie/sustainability). In H1 2024, the definition was expanded and has been applied to all new relevant lending activity from 1 January 2024.<br><br>Exposures of c.€ 11.6 bn included in this template consist of the portion of the Group's green or transition lending, as defined in the SLF, that has not been assessed as EU Taxonomy aligned. An additional c.€ 5.5 bn of lending that has been assessed as EU Taxonomy aligned is disclosed in templates 6, 7 and 8.<br><br>AIB will use the Sustainable Lending Framework to classify new Green and Transition lending that reference to specific Use of Proceeds or General-Purpose criteria defined in the Framework. All new lending requests shall be processed as part of the usual credit process, subject to AIBs credit policies and procedures. |
| 6 | | Non-financial corporations | 6,277 | Yes | No | |
| 7 | | Of which Loans collateralised by commercial immovable property | 1,691 | Yes | No | |
| 8 | | Households | 4,987 | Yes | No | |
| 9 | | Of which Loans collateralised by residential immovable property | 4,929 | Yes | No | |
| 10 | | Of which building renovation loans | — | — | — | |
| 11 | | Other counterparties | — | — | — | |

## CRR Roadmap

| CRR Ref | Article Name | AIB Group compliance reference |
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| **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 2024 ("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.<br><br>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.<br><br>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).<br><br>The Group maintains a formal Pillar 3 disclosure policy which is reviewed annually and subject to approval within the Group's internal governance framework.<br><br>The Pillar 3 disclosures have been subject to internal review procedures and have not been audited by the Group's external auditors.<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>Information shall be regarded as confidential where the institutions are obliged by customers or other counterparty relationships to keep that information confidential.<br><br>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** | |

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| Article 433 | Institutions shall publish the disclosures required under Titles II and III in the manner set out in Articles 433a, 433b and 433c.<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>Not Applicable. Annual Template EU INS1 Insurance participations. Article 49 is not applicable.<br><br>Not Applicable. Annual Template EU INS2 Financial conglomerates - Information on own funds and capital adequacy ratio. AIB is not a financial conglomerate.<br><br>Not Applicable. Annual Template EU MRB Qualitative disclosure requirements for institutions using the internal Market Risk Models. All market risk is treated under standardised approach. |
| Article 433a(1)(b) | (b) on a semi-annual basis the information referred to in: | 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.<br><br>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.<br><br>Semi annual - Template EU CCR2 – Transactions subject to own funds requirements for CVA risk.<br><br>Semi annual - Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights.<br><br>Semi annual - Template EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale.<br><br>Semi annual - Template EU CCR5 – Composition of collateral for CCR exposures<br><br>Semi annual - Template EU CCR6 – Credit derivatives exposures.<br><br>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.<br><br>Semi annual - Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer. |

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| 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.<br><br>Semi annual - Template EU CR1-A - Maturity of exposures.<br><br>Semi annual - Template EU CR2 - Changes in the stock of non-performing loans and advances, ( Note at year end if publishing EU CR2-a, AIB will not publish EU CR2); Due to AIB Group plc NPL ratio being lower than 5% AIB publishes Template EU CR2.<br><br>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%.<br><br>Semi annual - Template EU CQ1 - Credit quality of forborne exposures.<br><br>Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%.<br><br>Annual - Template EU CQ3 - Credit quality of performing and non-performing exposures by past due days.<br><br>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%.<br><br>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%.<br><br>Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%.<br><br>Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.<br><br>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.<br><br>Not Applicable. Semi-annual - Template EU SEC2 - Securitisation exposures in the trading book. AIB does not have securitised exposures in the trading book.<br><br>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.<br><br>Semi annual - Template EU SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor.<br><br>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.<br><br>Semi annual - Template EU LR2 - LRCom: Leverage ratio common disclosure.<br><br>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.<br><br>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.<br><br>Semi annual - Template EU CR4 – standardised approach – Credit risk exposure and CRM effects.<br><br>Semi annual - Template EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques.<br><br>Semi annual - Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques. |

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| Article 433a(1)(b)(xiv) | (xiv) points (d), (e) and (g) of Article 455; | Not applicable. Semi annual - Template EU MR2–A Market risk under the Internal Model Approach (IMA). All market risk is treated under standardised approach.<br><br>Not applicable. Semi annual - Template EU MR3 IMA values for trading portfolios. All market risk is treated under standardised approach.<br><br>Not applicable. Semi annual - Template EU MR4 Comparison of VaR estimates with gains/losses. All market risk is treated under standardised approach. |
| Article 433a(1)(c) | (c) on a quarterly basis the information referred to in: | See below for applicable disclosure requirements. |
| Article 433a(1)(c)(i) | (i) points (d) and (h) of Article 438; | Quarterly - Template EU OV1 – Overview of risk weighted exposure amounts.<br><br>Quarterly - Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach.<br><br>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.<br><br>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.<br><br>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;<br><br>(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** | |

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| 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.<br><br>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.<br><br>Uniform disclosure formats shall be tabular where appropriate.<br><br>EBA shall submit those draft implementing technical standards to the Commission by 28 June 2020.<br><br>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.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>Annual - Table EU CRA - General qualitative information about credit risk.<br><br>Annual - Table EU MRA - Qualitative disclosure requirements related to market risk.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>Annual - Table EU CRA - General qualitative information about credit risk.<br><br>Annual - Table EU MRA - Qualitative disclosure requirements related to market risk.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>Annual - Table EU MRA - Qualitative disclosure requirements related to market risk.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>Annual - Table EU CRA - General qualitative information about credit risk.<br><br>Annual - Table EU MRA - Qualitative disclosure requirements related to market risk.<br><br>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.<br><br>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.<br><br>Annual - Table EU LIQA - Liquidity risk management.<br><br>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.<br><br>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.<br><br>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. |

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| **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).<br><br>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.<br><br>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.<br><br>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. |

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| 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.<br><br>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.<br><br>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.<br><br>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.<br><br>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. |

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| 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.<br><br>This would impact the following two templates if it were applicable to AIB:<br><br>Semi annual - Template EU CCR1 – Analysis of CCR exposure by approach.<br><br>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.<br><br>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%.<br><br>Semi annual - Template EU CQ1 - Credit quality of forborne exposures.<br><br>Not applicable. Annual & threshold - Template EU CQ2 - Quality of forbearance. AIB Group plc's NPL ratio is lower than 5%.<br><br>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%.<br><br>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%.<br><br>Not applicable. Annual & threshold - Template EU CQ6 - Collateral valuation - loans and advances. AIB Group plc's NPL ratio is lower than 5%.<br><br>Semi annual - Template EU CQ7 - Collateral obtained by taking possession and execution processes.<br><br>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.<br><br>Annual & threshold based (columns b and d); Semi-annual (columns 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 as AIB Group plc's NPL ratio is lower than 5%.<br><br>Annual & threshold based (columns b and d); Semi annual (columns a, c, e and f) - Template EU CQ5 - Credit quality of loans and advances by industry. Note column (b) and (d) are not applicable as AIB Group plc's NPL ratio is lower than 5%. |
| 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 publishing EU CR2-a, AIB will not publish EU CR2); Note due to AIB Group plc NPL ratio lower than 5% AIB published Template EU CR2.<br><br>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** | |

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| 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.<br><br>Annual - Template EU AE2 - Collateral received and own debt securities issued.<br><br>Annual - Template EU AE3 - Sources of encumbrance.<br><br>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.<br><br>Semi annual - Template EU CR5 – standardised approach.<br><br>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.<br><br>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.<br><br>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:<br><br>Annual - Table EU ORA - Qualitative information on operational risk.<br><br>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:<br><br>Annual - Table EU ORA - Qualitative information on operational risk.<br><br>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. |

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| 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.<br><br>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.<br><br>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. |

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| 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.<br><br>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.<br><br>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<br><br>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)** | |

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| 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.<br><br>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.<br><br>Semi-annual - Table 2 - Qualitative information on Social risk.<br><br>Semi-annual - Table 3 - Qualitative information on Governance risk.<br><br>Semi-annual - Template 1 - Banking book- Indicators of potential climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity.<br><br>Semi-annual - Template 2 - Banking book - Indicators of potential climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral.<br><br>Semi-annual - Template 3 - Banking book - Indicators of potential climate change transition risk: Alignment metrics.<br><br>Semi-annual - Template 4 - Banking book - Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms.<br><br>Semi-annual - Template 5 - Banking book - Indicators of potential climate change physical risk: Exposures subject to physical risk.<br><br>Semi-annual - Template 6 - Summary of key performance indicators (KPIs) on the Taxonomy-aligned exposures.<br><br>Semi-annual - Template 7 - Mitigating actions: Assets for the calculation of GAR.<br><br>Semi-annual - Template 8 - GAR %.<br><br>Semi-annual - Template 9 - Mitigating Actions: BTAR (Not applicable - first disclosure reference date 31st December 2024).<br><br>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). |

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| 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.<br><br>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.<br><br>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.<br><br>Annual(for rows 28 to 31a), Semi annual (for rows up to row 28) - Template EU LR2 - LRCom: Leverage ratio common disclosure.<br><br>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.<br><br>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.<br><br>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.<br><br>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.<br><br>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. |

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| 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.<br><br>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. |

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| 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.<br><br>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.<br><br>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. |

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| **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.<br><br>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.<br><br>AIB Group no longer applies the IFRS9 transitional capital arrangements from June 2024. 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. |
| **Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)** | **Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement** | |
| Article 45i(3) | Entities referred to in paragraph 1 shall make the following information publicly available on at least an annual basis: | |
| Article 45i(3)(a) | (a) the amounts of own funds that, where applicable, meet the conditions of point (b) of Article 45f(2) and eligible liabilities; | Semi Annual - Template EU KM2: key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities. |
| Article 45i(3)(b) | (b) the composition of the items referred to in point (a), including their maturity profile and ranking in normal insolvency proceedings; | Annual - Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities.<br>Annual - Template EU TLAC3: creditor ranking - resolution entity. |
| Article 45i(3)(c) | (c) the applicable requirement referred to in Article 45e or Article 45f expressed in accordance with Article 45(2). | Semi Annual - Template EU KM2: key metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities metrics - MREL and, where applicable, G-SII Requirement for own funds and eligible liabilities.<br>Annual - Template EU TLAC1 - Composition - MREL and, where applicable, the G-SII Requirement for own funds and eligible liabilities. |